

IN THE UNITED STATES DISTRICT COURT
FOR THE SOUTHERN DISTRICT OF GEORGIA
DIVISION

FILED
U.S. DISTRICT COURT
AUGUSTA DIV.

2015 NOV 19 AM 10:03

CLERK J. Z. L.
S.D. DIST. OF GA.

[Enter the full name of the plaintiff in this section]

David Jonathan Hubbard

Civil Action No. CV 315-099
[to be assigned by Clerk]

v.

[Enter the full name of each defendant in this action.
If possible, please list only one defendant per line.]

Navy Federal Credit Union
P.O. Box 3000
Merrifield, VA.
22119-3000

If allowed by statute, do you wish to have a trial by jury? Yes _____ No ☒

[If any answer requires additional space, please use additional paper and attach hereto]

I. PREVIOUS LAWSUITS

A. Have you begun other lawsuits in state or federal court dealing with the same Facts involved in this action?
Yes _____ No ☒

B. If your answer to A is Yes, describe the lawsuit in the space below. [If more than one lawsuit, describe on another sheet using the same outline.]

1. Parties to this lawsuit:

Plaintiff: N/A

Defendant: _____

2. Court: _____

(If federal court, name the district; if state court, name the county)

3. Docket Number: _____

4. Name(s) of Judge(s) to whom case was assigned: _____

5. Status of Case: _____

(For example, was the case dismissed? Settled? Appealed? Still Pending?)

6. Date lawsuit was filed: _____

7. Date of disposition (if concluded): _____

C. Do you have any other lawsuit(s) pending in the federal court?

Yes _____

No ☒

II. PARTIES

In Item A below, place your name and address in the space provided. [If additional plaintiffs, do the same on another sheet of paper.]

A. Name of Plaintiff: David Jonathan Hubbard

Address: 1228 Hwy 19 S. Dublin, GA. 31021

In Item B below, place the full name of the defendant, and his/her/its address, in the space provided. Use Item C for additional defendants, if any.

B. Name of Defendant: NAVY Federal Credit Union

Address: P.O. Box 3000 Merrifield, VA. 22119-3000

C. Additional Defendants (provide the same information for each defendant as listed in Item B above):

N/A

III. STATEMENT OF CLAIM

State here, as briefly as possible, the facts of your case. Describe how each defendant is involved. Include also the name(s) of other persons involved, dates, and places. Do not give any legal arguments or cite any cases or statutes. If you intend to allege a number of related claims, number and set forth each claim in a separate paragraph. Use as much space as you need. Attach extra sheets of paper if necessary.

I am a medically retired IRAQI WAR VETERAN. I WAS involved in a domestic dispute and arrested on MAY 9, 2013 And went straight to jail that day AFTER being arrested in the parking lot of ValuePlace Hotel / Macon, GA where I WAS residing at that time. All my belongings were kept behind in my room including MANY Federal Secured Visa Card and all my personal information which I had kept in A small File Folder including my Access number and

III. STATEMENT OF CLAIM - continued.

Passwords for my Navy Federal Checking + Savings Accounts.
 I wrote the information down because of my TBI and
 severe PTSD I suffer from which causes me memory
 loss. It was in a safe place. I was incarcerated
 from MAY 9, 2013 until my release on August
 29, 2014. I went straight to the Dublin, CA
 VAMC PTSD program upon release, went to
 a computer to check my Bank Account and discovered
 Daily Activity from my checking Account and secured
 Visa credit card the entire 15 months I was
 incarcerated. I immediately called Navy Federal
 cancelled Accounts and card. Filed Fraud Claim
 and all evidence of transactions, proof of
 incarceration, Total is 49,748.74. AT NO
 Time did I ever give anyone my Access
 Number OR permission to use my Account!
 I was in jail and had NO contact with
 Navy Federal for over 15 mos! and could
 NOT have possibly even suspected or know
 anything about my Bank Account! When
 a person robs a bank, they don't tell the
 customer to go after the bank robber
 to get their money back! They ARE Insured!
 I've done EVERYTHING possible beyond PROOF
 to get my money replaced but Navy Federal Refuses,
 to even speak to myself OR ANY OR the Agencies
 I have tried to use including an Attorney!

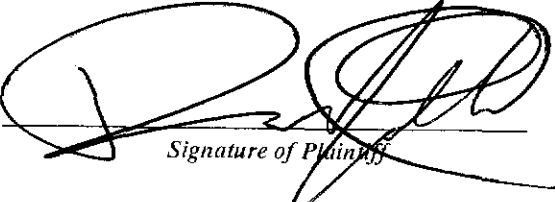
IV. RELIEF.

State briefly and exactly what you want this court to do for you.

I want A Judge to order NAVY Federal
to replace my money which was Fraudently
Stolen from my Accounts and hold them \$49,748.74
responsible and honor their policy on
Unauthorized transactions. I also request
Reimbursement For Court Filing Fee of 400.00
And interest on \$49,748.74 @ 0.45% interest
which is \$223.96 per mo starting from MAY 09, 2013.
I also ask to be rewarded \$400,000 in pain and
suffering this has caused me because this was my savings
And I have none now because of this.

I declare under penalty of perjury that the foregoing is true and correct.

Signed this 16 day of November, 2015.


Signature of Plaintiff

1228 Hwy 19 S.
Address
Dublin, GA 31021

478-595-9379
Phone Number

Statement of facts:

- 1) I was in jail from May 9, 2013, through August 29, 2014, proven by official Bibb County Jail printout.
- 2) At no time did Navy Federal ever question or flag enormous transactions and transfers taking place on my accounts which were done on a daily basis, although they claim "if we suspect fraud, we may ask merchants to verify your identity at the time of purchase."
- 3) My address was changed – not once – but TWICE!! How was this possible?
- 4) NO contact whatsoever for over 15 months!! With me by phone, email, mail, etc. It was impossible!! I was in jail – NOR would I ever know or have any reason to be concerned about my bank accounts.
- 5) They refuse to give me a definitive reason why they won't replace my money proven by letter of denial, which only states I should go after person who did this!
- 6) This is NOT my responsibility. They allowed my money to be stolen, address to be changed twice without ever having any contact with me for over a year!! How was this possible? They claim to "verify your identity when you call us."
- 7) Refuse to speak with me or cooperate by phone, mail, attorney, or agencies I have utilized to try and get my money replaced; and refuse to give last names of themselves when speaking to them about this matter.
- 8) Refuse to acknowledge and uphold their written policies on fraud and unauthorized transactions. Money was not credited back to my account when the dispute was filed as is claimed in NF's policy.

Chronological order of events
And
Navy Federal
Policies and Procedures

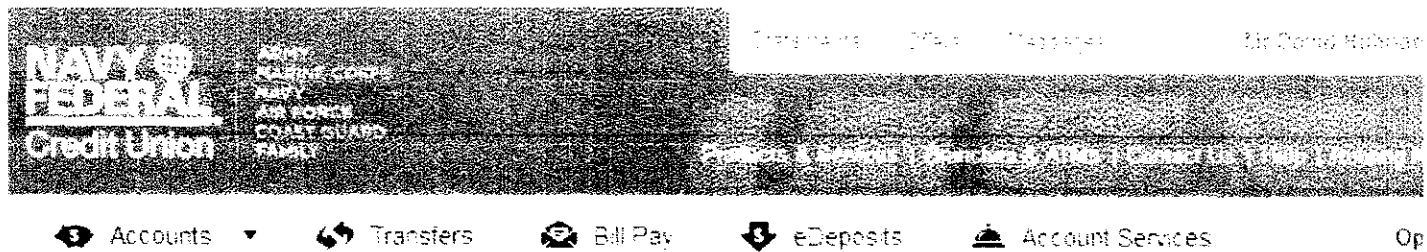
Chronological order of events – David J. Hubbard – Navy Federal

May 9, 2013

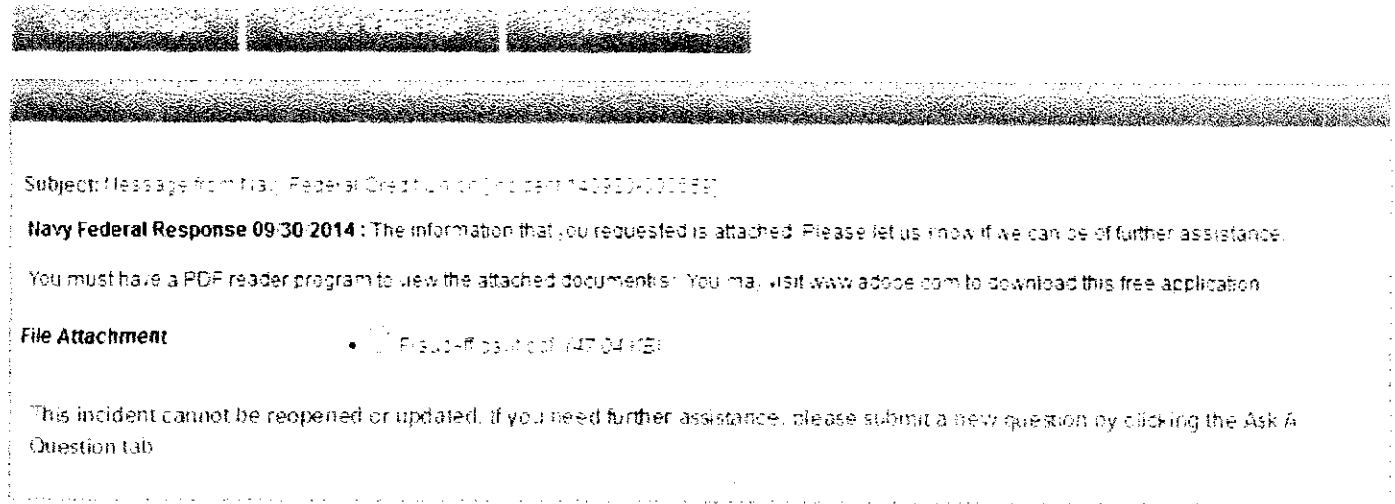
Residing at Value Place in Macon, Georgia. Involved in domestic dispute and arrested in parking lot of residence. Taken directly to Bibb County Jail (see proof of incarceration) and left all belongings behind in residence.

August 29, 2014

Released from Bibb County Jail on 8/29/14 and went straight to Dublin VA Medical Center. Accessed account information at this time from VA computer room. Discovered money was missing from my account. Immediately called Navy Federal to report fraud – cancelled card.



Message Detail

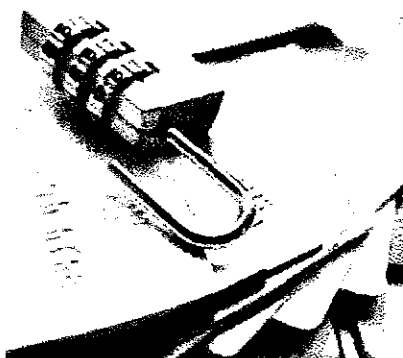


21. **Your Liability for Unauthorized Transfers.** Immediately following your discovery of an unauthorized Payment Instruction, you shall communicate with customer care for the Service in the manner set forth in section 7 above. You acknowledge and agree that time is of the essence in such situations. If you tell us within two (2) Business Days after

you discover your password or other means to access your account through which you access the Service has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) Business Days after you learn of such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00. If your monthly financial institution statement contains payments that you did not authorize, you must tell us at once. If you do not tell us within sixty (60) days after the statement was sent to you, you may lose any amount transferred without your authorization after the sixty (60) days if we can prove that we could have stopped someone from taking the money had you told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may in our sole discretion extend the period.


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Credit & Debit Card Fraud



Protect Your Personal Data

Credit and debit card fraud involves the unauthorized use of another person's card information to make purchases from their account or access their funds.

Card fraud occurs through a variety of channels, including online scams, data breaches, and card or mail theft. Know how to defend yourself and rest assured Navy Federal is continually monitoring for threats and suspicious activity. You also have the peace of mind that you're protected from unauthorized purchases by our Zero Liability policy.

What To Do If You're a Victim

Being a victim of card fraud or identity theft is never easy. With our Fraud and Identity Restoration Service, we'll work with you to help restore your information and prevent any further damage, free of charge. If your card is lost or stolen and you suspect you're a victim of fraud or identity theft, follow these steps immediately:

Card Fraud Prevention Recovery
PO Box 3503
Memphis, VA 22119-3503

Card Fraud Prevention Recovery
PO Box 3503
Memphis, VA 22119-3503

Dispute Transactions:

Report the issue directly through www.navyfed.com or download a [dispute form](#) and fax the

Dispute Transactions:

www.navyfed.com and submit it online through [NavyFed.com](#) or by mail to

completed form to 703-206-2055

Debit Card Services
PO Box 21501
Memphis, VA 22119-3503

WHAT WE'RE DOING FOR YOU

Using state-of-the-art fraud prevention systems, dedicated staff constantly monitors your account. Should we detect any suspicious activity, you'll be notified immediately.

We follow strict safeguards when making out cards and statements and verify your identity. Need calling in. You also have the peace of mind knowing that we protect you from unauthorized purchases with our Zero Liability policy.



Stay Protected

There are several steps you can take to prevent fraud. Follow these tips to minimize your risk.



Report Lost or Stolen Cards

Please report lost or stolen cards immediately, by calling us 24/7 at 703-206-2055 or to alert internationally at 1-800-451-2055.



Create a Private Code Word for Your Account

You can add a private code word that only you know to your account by visiting a Navy Federal branch or calling 703-206-2055. When conducting business by phone or in a branch, your private code word ensures we're doing business with you and only you.



Check Your Transactions

Be sure you receive your card and receipt after completing each transaction and always check the total dollar amount on the transaction receipt before signing.



Keep Safe Online

Be careful when using public computers or Wi-Fi. Check for a padlock symbol and "https" in your browser's address bar when submitting payment and other personal details, as these denote a secure site.

ACTIVE DUTY ALERT

Enhance your security while deployed with [Navy Federal's Active Duty Alert](#)—requires creditors to verify your identity before granting credit in your name.

INTERNATIONAL TRAVEL ALERT

Protect yourself abroad with a CardWatch note. To request, call 703-206-2055 or visit [www.navyfed.com/travel](#) with the location and dates of travel.

EQUIFAX

CREDIT PROTECTION

Take advantage of Navy Federal's member discounts on [Equifax credit reports](#) to keep you safe.

[illegible]



Products & Services

Membership & Benefits

Advice & Planning

Fraud



Prevention Against Credit and Debit Card Fraud

Our dedicated staff monitor your transactions for fraud and suspicious activity. Plus, we'll notify you by phone or SMS text alert if we do find suspicious activity on your card.

Card Fraud

We have numerous measures in place to ensure that your account is safe from fraudulent activity.

We follow safeguards when mailing out cards and statements.

We verify your identity when you call us.

If we suspect fraud, we may ask merchants to verify your identity at the time of purchase.

Dedicated Navy Federal staff constantly monitor our accounts for fraud and notify you of unusual activity.

We use state-of-the-art fraud prevention systems and technology.

Our staff is available 24/7 if you have concerns about your account.

Navy Federal's Zero Liability policy protects you from unauthorized purchases.

Credit Card Fraud

Lost or Stolen Cards

Please report lost or stolen cards immediately by calling us 24/7 at 1-800-NAVY-FED or collect internationally at 1-800-446-3829.

Credit Card Fraud

September 2014

Sent affidavit and list of all transactions, proof of incarceration to Navy Federal in September, 2014.

January 2015

Received phone call from Navy Federal in January 2015 stating they were replacing money.

Approximately two weeks passed; and the money had not been replaced. Called back to Navy Federal and was told they were NOT replacing money. Spoke to a supervisor named, David (he would not give me his last name). He stated it was MY fault because I had written down the PIN

The 4 digit number below is your confidential and personal identification number (PIN). It is the key to access your Check Card ending in (028).

For your protection, you should memorize this number and ~~keep this mailer in a safe place~~. Only you have a record of this number.

Your Personal Identification Number is ====>

Do not carry your number with your card, and do not write your number on your card.

7533

- Example letter

- my info was in a safe place

number for my account. The PIN number is sent from the bank with the following instructions: **FOR YOUR PROTECTION, YOU SHOULD MEMORIZE THIS NUMBER AND KEEP THIS MAILER IN A SAFE PLACE.** It was at my residence with all of my belongings when I was arrested. He stated I should have called Navy Federal from jail.



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Using Your Overseas

Before you pack your bag to expect when using your managing your money w

- Where Your Cards
- Using Debit Cards
- International Trans
- Transaction Curren
- Debit Card Manual Cash
- ATM Cash Withdrawals

If you have forgotten your PIN, please locate your PIN mailer that was sent to you with your card. If you have more than one card, you can identify the correct PIN for each card by looking at the outside of the mailer. The mailer lists a three-digit number above your name that corresponds with the last three digits of the card number.

If you no longer have the mailer, you can request a PIN by sending an eMessage through

or by visiting a branch or calling

1-800-0-842-6328 or collect internationally at

from the date requested and delivery times vary by location and postal service.

or toll-free internationally at

PINs are mailed two business days

[Overseas Mail Correspondence](#)

[Bill Pay](#)

[Pay Bills Online With Us](#)

[Credit or Debit Card](#)

[Mobile Banking](#)

Welcome **David Hubbard** [Logout]

Case number: 150813-000880

Status

Duplicate

Response

Our review of this matter is in process, and we will respond as soon as possible.

What happened

Describe what happened so we can understand the issue...

I am a medically retired Iraqi War Veteran. I was wrongly charged with domestic violence and arrested in May 2013. While waiting for the Veteran's Court to be established in Bibb County, I was incarcerated for 15 months. During this time, my Navy Federal bank card was fraudulently used in excess of \$49,000.00; and I did not know this until my release in August 2014. I immediately contacted the fraud department at Navy Federal; and in January, I filed a report with the Bibb County Sheriff's Department. I retained an attorney to help in this matter; however, they now refuse to speak with him even after all the documentation they requested has been sent to them. I was told in the beginning that my money would be returned to my account only to be told later it would not be returned. I have spoken with three different representatives of the bank and each time they mysteriously "transfer" out of that department. I was also told this was my fault; and that I should have contacted them sooner and would have to "go after" the one who used the card. They do not realize incarceration does not equate to "business as usual."

Product Bank account or service: Other bank product/service
Issue Using a debit or ATM card

Desired resolution

My information

Contact information

Mailing address

David Hubbard
1228 Georgia Hwy 19 S
Dublin GA 31021
United States
Email hubbarddavid45@yahoo.com
Phone 4784880034

I am submitting on behalf of ☒ Myself

Servicemember information

The consumer is a ☒ Servicemember

Servicemember information

Servicemember status Retired

Product information**Information about the company**

Navy Federal Credit Union

United States

Supporting documents

- [David J. Hubbard.pdf](#) (605.68 KB)

Referring Offices

Senator Johnny Isakson

Complaint history

Auto-Response 10/05/2015 01:18 PM

Your complaint number 150813-000880 appears to be a duplicate of a complaint we already have on file for you under number 150813000376.

This usually happens in one of two ways:

- Your complaint was already sent to us by another regulator (For example, if you already filed with the OCC and they sent it to us for review), or
- You already filed a complaint with us and have now filed a second one that appears to involve the same or similar issues.

In either event, we are already working on your complaint. For future reference, your complaint number for this issue is: 150813000376.

You can track the status of your complaint at any time at:

<https://help.consumerfinance.gov/askcfpb/>

Questions?

If you have questions about consumer financial products or services, visit "Ask CFPB" at

consumerfinance.gov/askcfpb/

Thank you,

Consumer Financial Protection Bureau (855) 411-CFPB (2372)

Customer David Hubbard 08/13/2015 01:47 PM

I am a medically retired Iraqi War Veteran. I was wrongly charged with domestic violence and arrested in May 2013. While waiting for the Veteran's Court to be established in Bibb County, I was incarcerated for 15 months. During this time, my Navy Federal bank card was fraudulently used in excess of \$49,000.00; and I did not know this until my release in August 2014. I immediately contacted the fraud department at Navy Federal; and in January, I filed a report with the Bibb County Sheriff's Department. I retained an attorney to help in this matter; however, they now refuse to speak with him even after all the documentation they requested has been sent to them. I was told in the beginning that my money would be returned to my account only to be told later it would not be returned. I have spoken with three different representatives of the bank and each time they mysteriously "transfer" out of that department. I was also told this was my fault; and that I should have contacted them sooner and would have to "go after" the one who used the card. They do not realize incarceration does not equate to "business as usual."

Customer CFPB_GovtConsumerResponse via CSS Email 08/13/2015 12:40 PM

Thank you.

Hanna Yu
U.S. Senator Johnny Isakson-GA
One Overton Park Suite 970
3625 Cumberland Boulevard
Atlanta, GA. 30339

770-661-0751 (p)
770-661-0768 (f)
Hanna.Yu@isakson.senate.gov

OMB #3170-0011

Received denial letter January 13, 2015, from Navy Federal.

Filed police report on January 30, 2015.

February 2015

Retained Burke Sherwood, Attorney at Law, in Valdosta, Georgia, to represent me.

March 2015

Certified letter sent to Navy Federal in March, 2015.

Current

Attorney has had NO results with Navy Federal. He spoke with female representative requesting a letter of why they should replace my money. They now refuse to speak with him.

Contacted Adult Protection Services; signed release; they refuse to speak with APS.

Contacted Senator Johnny Isakson's office. Senator's office contacted the National Credit Union Administration on my behalf. Letter stating they will reply in 60 days.

Proof Packet

REPORT INFORMATION

Original

Name

Credit Card Transaction

Incident/Accident Type

Fraud

Incident Date

1/30/15

Report Number

B15-21172

INCIDENT/ACCIDENT REPORT INFORMATION

Please retain this card as a record of this incident/accident. Refer to the incident number when communicating with the Bibb County Sheriff's Office. A copy of the Incident/Accident Report may be obtained at Central Records. A photo ID is required along with paying a fee.

Roberts / 535

Deputy & Badge Number (Print)

Date

What happens after I submit a fraud claim?

Your case will be assigned to a Fraud Resolution Specialist. The role of a Fraud Resolution Specialist is to investigate your fraud claim to determine whether unauthorized transactions occurred, and to pursue reimbursement for such transactions as appropriate; they do not conduct criminal investigations. A Specialist may contact you if additional information is needed for the investigation of your claim. The amount in question will be placed in a dispute status. You do not have to pay the disputed amount or finance charges on that amount while it is being researched. We may post a "provisional credit" to your account so that you have access to credit pending the outcome of the investigation. A "provisional credit" is temporary and may be removed if, after conducting a reasonable investigation, the Specialist is unable to validate your claim. If the "provisional credit(s)" is removed, the charge(s) in question will be re-posted to your account and you will be responsible for repayment.



P.O. Box 4503
Iowa City, Iowa 52244

August 18, 2015

David Hubbard
1228 Georgia Hwy 19 S
Dublin, GA 31021

Subject: Your submission, number 150813-000880

Dear David Hubbard:

Thank you for contacting the Consumer Financial Protection Bureau.

Our Office of Consumer Response has received your submission from the Congress and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will either:

- Send your complaint to the company for a response; or
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- Let you know if we need more information to continue our work.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at:
<https://help.consumerfinance.gov/app/account/complaints/list>.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)



Consumer Financial
Protection Bureau

P.O. Box 4503
Iowa City, Iowa 52244

August 18, 2015

David Hubbard
1228 Georgia Hwy 19 S
Dublin, GA 31021

Subject: Your submission, number 150813-000376

Dear David Hubbard:

We've sent your complaint to the company for a response.

We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint.

You should receive a status update within the next 15 days.

You can track the status of your complaint at: help.consumerfinance.gov/app/account/complaints/list.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)



Consumer Financial
Protection Bureau

P.O. Box 4503
Iowa City, Iowa 52244

August 18, 2015

David Hubbard
1228 Georgia Hwy 19 S
Dublin, GA 31021

Subject: Your submission, number 150813-000376

Dear David Hubbard:

The company has provided a partial response to your complaint, number 150813-000376, describing the steps taken so far to address your issue. They stated they are still working on your issue, and you should hear from them again within 60 days.

View the details of your complaint and the company's response so far at:
help.consumerfinance.gov/app/account/complaints/list.

We will let you know as soon as we receive an update about your complaint.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)



JOHNNY ISAKSON

UNITED STATES SENATOR · GEORGIA



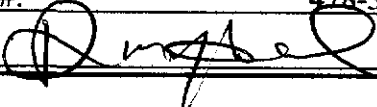
Privacy Release Form

The Privacy Act of 1974 prohibits the government from revealing any information from personal files of individuals without the express written permission of the person involved. Disclosure of personal records to a Senator who is acting on behalf of a constituent is prohibited, unless the individual to whom the record pertains has consented.

I, the undersigned, hereby authorize the release of all pertinent information to Senator Johnny Isakson to make an inquiry on my behalf to the following Federal agency:

Navy Federal Credit Union

(Name of Federal Agency)

Name: David J. Hubbard
Address: 1228 Georgia Highway 19 South
City, State, ZIP Code: Dublin, Georgia 31021
Social Security #: Other ID#:
Telephone #: 478-319-3084 or 478-488-0034
Signature:  Date: August 10, 2015

PLEASE GIVE A BRIEF DESCRIPTION OF YOUR PROBLEM BELOW:

I am a medically retired Iraqi War Veteran. I was wrongly charged with domestic violence and arrested in May 2013. While waiting for the Veteran's Court to be established in Bibb County, I was incarcerated for 15 months. During this time, my Navy Federal bank card was fraudulently used in excess of \$49,000.00; and I did not know this until my release in August 2014. I immediately contacted the fraud department at Navy Federal; and in January, I filed a report with the Bibb County Sheriff's Department. I retained an attorney to help in this matter; however, they now refuse to speak with him even after all the documentation they requested has been sent to them. I was told in the beginning that my money would be returned to my account only to be told later it would not be returned. I have spoken with three different representatives of the bank and each time they mysteriously "transfer" out of that department. I was also told this was my fault; and that I should have contacted them sooner and would have to "go after" the one who used the card. They do not realize incarceration does not equate to "business as usual."

Please return completed form to:

One Overton Park
3625 Cumberland Boulevard, Suite 970
Atlanta, Georgia 30339
Or fax to: 770-661-0768
Or email to : casework@isakson.senate.gov

JOHNNY ISAKSON
GEORGIA

<http://isakson.senate.gov>

131 RUSSELL SENATE OFFICE BUILDING
WASHINGTON, DC 20510
(202) 224-3643

ONE OVERTON PARK
3625 CUMBERLAND BOULEVARD, SUITE 970
ATLANTA, GA 30339
(770) 661-0999

United States Senate

WASHINGTON, DC 20510

VETERANS' AFFAIRS
CHAIRMAN

SELECT COMMITTEE ON ETHICS
CHAIRMAN

FINANCE

HEALTH, EDUCATION,
LABOR, AND PENSIONS

SUBCOMMITTEE ON
EMPLOYMENT AND WORKPLACE
SAFETY, CHAIRMAN

FOREIGN RELATIONS

August 12, 2015

Mr. David J. Hubbard
1228 Georgia Highway 19 South
Dublin, Georgia 31021

Dear Mr. Hubbard:

This will acknowledge receipt of your privacy release form.

An inquiry has been forwarded to the Consumer Financial Protection Bureau on your behalf. As soon as we receive any information, we will notify you.

Should you have any questions please contact me in the Senator's Atlanta Office at (770) 661-0999.

Sincerely,



Hanna Yu
Constituent Service Representative



17 June 2015

Sherwood & Sherwood, P.C.
502 N Ashley St
PO Box 1285
Valdosta, GA 31603-1285

ATTN: H. Burke Sherwood, Sr.

RE: David J. Hubbard (Member)

Dear Mr. Sherwood:

We have received your letter.

We appreciate your efforts and are available to review a written narrative explaining the new information and basis for recovery concerning Mr. Hubbard's Navy Federal Credit Union account at your convenience.

Should you have any questions, you can call us anytime toll-free at 1-888-842-NFCU (6328).

Sincerely,

A handwritten signature in black ink, appearing to read "David Barahona", with a long horizontal flourish extending to the right.

David Barahona
Supervisor,
Card Fraud Prevention Recovery

KS:sk

cc: David J. Hubbard

3501



In reply refer to:

6283029

XXXX XXXX XXXX 2541

13 January 2015

David J Hubbard
1228 Highway 19 South
Dublin GA 31021

Dear Member:

This letter is in regard to your Navy Federal Credit Union Credit Card fraud claims.

After a further review of the documentation that you provided, we will be unable to assist you with your fraud claim. We can only suggest that you attempt to resolve this matter directly with the individual responsible for these charges or seek legal assistance. Please understand that we appreciate your business and the opportunity to serve you; however, at this time, the information obtained dictates that the claim be closed.

Should you have any questions regarding this matter, please call us toll-free at 1-888-842-NFCU (6328), press *8 and enter extension 44358. If you prefer, you may send us a secure message via Navy Federal Online® Account Access or write to: Navy Federal Credit Union, Card Fraud Prevention Recovery, PO Box 23603, Merrifield, VA 22119-3603. You may also reach us by fax at 703-206-2055.

Sincerely,

A handwritten signature in black ink, appearing to read "N. Arjumand".

N. Arjumand
Recovery Specialist,
Card Fraud Prevention Recovery

NA:

FILE COPY

Law Offices
Sherwood & Sherwood, P.C.

502 North Ashley Street
P.O. Box 1285

J. Carol Sherwood, Jr.
jc@sherwoodlawfirm.com

Valdosta, Georgia 31603
(229) 219-9952 Phone
(229) 219-9983 Fax

H. Burke Sherwood, Sr.
hb@sherwoodlawfirm.com

March 16, 2015

Navy Federal Credit Union
Card Fraud Security
P.O. Box 3000
Merrifield, VA 22119-3000

Re: David J. Hubbard, 6283029

Please be advised that our firm has been retained to assist Mr. Hubbard with regards to the theft of his personal belongings and the theft of a substantial amount of money from his bank account. Our client has made every effort to insure that the people involved are caught. I have included a copy showing that he reported the incident to the authorities as soon as he was aware of the theft. He also immediately reported it to NFCU.

I have also enclosed a copy of a letter from NFCU regarding this claim being denied and wish to discuss this matter further or appeal the decision previously made. Please have someone contact me at your earliest convenience.

I look forward to hearing from you.

Sincerely,

H. Burke Sherwood, Sr.
/hbssr
Enc.

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com®

OFFICIAL USE

Postage	\$.48
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.48

Postmark
Here

J.S.
3/24/15

Sent To
 Navy Federal Credit Union / Card Fraud Security
 Street, Apt. No.,
 or PO Box No. P.O. Box 3000
 City, State, ZIP+4
 Merrifield, VA 22119-3000

PS Form 3800, August 2006

See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Navy Federal Credit Union
 Card Fraud Security
 P.O. Box 3000
 Merrifield, VA 22119-3000

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

B. Received by (Printed Name)

☐ Agent

☐ Addressee

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
 If YES, enter delivery address below ☒ No

3. Service Type

- ☒ Certified Mail® ☐ Priority Mail Express™
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ Collect on Delivery

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 0220 0001 3873 3935

PS Form 3811, July 2013

Domestic Return Receipt

Internal Inmates Arrest Details

Page 1 of 1

Bibb County Internal Inmates:
Arrest Details

Offender Personal Data

[Expand](#)

Jacket ID: 148729 **MugShot:** [All](#) [Current](#) | [Pawn](#) | [History](#) **BSO:** **MPD:** **No Arr:** 2
Name: HUBBARD DAVID JONATHON **Addr:** 1949 HARRISON RD
City: MACON **State:** GA **Zip:** 31206 **Sex:** M **DOB:** **POB:** HAVREDE
Hgt: 601 **Eyes:** BLU **Race:** W **GREACE, MD, United States**
Wgt: 200 **Hair:** BRO **SSN:** **Skin:**
OLN: **OLS:** **SMT:** SETH
FBI: **NFC:** **PIC:**
33970DA1 **SID:** 4084126L



Offender Offense Data

DOA: 05-09-2013 **TOA:** ~~05-09-2013~~ **Booking Time:** 19:13:00 **AAC:** Bibb **OTN:** 88389913706 **Type:** LOC
Off1: 01669 **Off2:** **Booking Time:** 20:13:00 **Prb:** **Prelim Hearing D/T:** 05-10-2013 13:30:00
Inc Case No: BT316P19 **Rlse RSN:** **Rlse Off:** 01983 **Trial Dt:** 01-01-1900 **Sch Rlse Dt:**

Bond Amt: 0 DK#: **Court/Status:** Superior-2 Prob-Vio Awaiting Trial **Med Ind:** Cls:
 (Ex Major Felony) **MAX**

DA: **Attorney:** MBerberman

[Update](#)

Cts	Off Description	Date Cleared	Reason	Jail	Prob	Fine	Dsp	Dsp Date
1	BATTERY-FAMILY VIOLENCE {01329}	7/19/2013	Time Served					
1	RECKLESS CONDUCT W/MOTOR VEH{05128}	7/19/2013	Other/See Comments					
1	PROB VIOLATION-SUPERIOR COURT {05012}	8/29/2014	Other/See Comments				Guilty	

Booking Comments

1329=WLS.....4500.00 5128=WLS.....3500.00 NO CONTACT WITH VICTIM, NO DANGEROUS WEAPONS OR FIREARMS PER JDC REEVES 05/10/2013.....//SWALLER #2000 5012=WLS OC AGGRAVATED ASSAULT 5012=W#67985 O/C AGG.ASSAULT/FORGERY **RELEASE TO THE US DEPARTMENT OF VETERAN AFFAIRS ON 8/29/2014 AT 9:30 A.M JDC SELF FAXINFILE** PICKED UP BY VETERAN AFFAIRS NEKITHA SMITH 08/29/14

Inmate Movement

08/29/2014 RELEASED FROM JAIL

PROOF OF INCARCERATION DURING ALL TRANSACTIONS



Credit Card Affidavit of Fraud and Forgery for Visa® or MasterCard®



Please return the completed form within 10 business days to Navy Federal Credit Union,
PO Box 3503, Merrifield, VA 22119-3503. Or, you can fax it to 703-206-2055.

Instrument Used: ☒ Visa ☐ MasterCard

Access Number

Card Number

Daytime Telephone No.

Date Card Was Closed

I, David J. Hubbard,
Cardholder Name

478-319-3084

8-29-14

residing at

1826 Veterans Blvd. PTSD/VAMC DULIN, GA
Cardholder Address

31021

state to the best of my knowledge that the above-referenced account number was (please mark only one appropriate selection):

- ☐ **Lost:** Credit card has been lost. Unauthorized transactions may or may not have posted to the account.
- ☒ **Stolen:** Credit card has been stolen. Unauthorized transactions may or may not have posted to the account.
- ☐ **Never Received in the Mail:** Requested a credit card account from Navy Federal, but never received it at the address on file.
- ☐ **Fraudulently Applied For:** Never applied for credit card account.
- ☒ **Counterfeit:** Member still has possession of the card and transactions have been made without the member's consent.
- ☐ **Taken Over:** Requested a credit card account from Navy Federal; however, did not request for the person indicated below to be on that credit card account.
- ☐ **Fraudulently Used Via Mail/Telephone/Internet:** Member still has possession of the card and transactions have been made without the member's knowledge and/or consent via mail, telephone, or internet.

I/We further agree that any information relating to the unauthorized use of this account may be provided to any investigative or prosecutorial agency. I/We also agree that I may be required to provide a copy of a local police or military police report, if requested.

The transaction(s) identified was/were not made by me or by anyone acting upon my authority or with my consent or knowledge.

☒ I have no knowledge of the identity or whereabouts of the person(s) using the card.

☐ I can identify the suspect as: Name _____

Address _____, City/State _____

Phone _____, and Social Security Number _____

By signing this affidavit, I recognize that should this statement be proven false in a court of law, I could be charged with perjury.

Signed David J. Hubbard
Primary Cardholder

Signed _____
Secondary/Authorized User

**This form is only used for credit card transactions and should only be submitted once.
Multiple submissions may delay processing.**

Please list all fraudulent charges in the area below and on the back of this form to ensure that they are included with your fraud claim.
List the dollar amount, the transaction date, and the payee/merchant name for each charge.

Amount	Date Paid	Payee/Merchant
\$		
\$		
\$		
SEE Highlighted STATEMENTS		

Additional Space on Reverse

10/10/15 10:00 AM

Checking Account Statements

	Mo/Yr	Amount deducted
	May-13	1225.80
	Jun-13	3345.39
	Jul-13	6021.46
	Aug-13	4521.46
	Sep-13	2421.46
	Oct-13	3171.46
	Nov-13	7741.46
	Dec-13	6356.95
	Jan-14	11456.45
	Feb-14	3286.45
	Mar-14	21.45
	Apr-14	21.45
	May-14	21.45
	Jun-14	73.17
	Jul-14	31.44
	Aug-14	31.44
Total		49748.74

Amount deducted from date of
incarceration through date of release

See
April / May 2013
N/A 9

**NAVY
FEDERAL**
Credit Union

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

04/14/13 - 05/13/13

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000MMY002

DAVID J HUBBARD

4949 HARRISON RD APT 331

MACON GA 31206-4135

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$96,184.24	\$3,894.92	\$45,895.69	\$54,183.47	\$57.48
Membership Savings					
	\$1,556.29	\$16,272.31	\$16,489.00	\$1,339.60	\$0.75
Totals	\$97,740.53	\$20,167.23	\$62,384.69	\$55,523.07	\$58.23

checking

Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-14	Beginning Balance		96,184.24
04-15	POS Debit Visa Check Card 3473 04-11-13 Subway Dublin GA	6.58-	96,177.66
04-15	POS Debit - VCC 3473 Transaction 04-14-13 Wal-Mart Super Dublin GA	14.58-	96,163.08
04-15	POS Debit - VCC 3473 Transaction 04-13-13 Advance Stores Dublin GA	33.98-	96,129.10
04-15	POS Debit - VCC 3473 Transaction 04-14-13 Cracker Barrel Macon GA	41.89-	96,087.21
04-15	POS Debit - VCC 3473 Transaction 04-13-13 Murphy6715atWal Macon GA	45.68-	96,041.53
04-15	POS Debit Visa Check Card 3473 04-13-13 Flash Foods 10101 Macon GA	52.00-	95,989.53

04-15 POS Debit Visa Check Card 3473 04-11-13 Vcn*devitals Georg 888-4121838 DE	56.95-	95,932.58	
04-15 POS Debit - VCC 3473 Transaction 04-13-13 Wal-Mart #1153 Macon GA	60.55-	95,872.03	
04-15 POS Debit - VCC 3473 Transaction 04-14-13 Ross Store #565 Macon GA	88.79-	95,783.24	
04-15 POS Debit Visa Check Card 3473 04-12-13 Bubba's Tire Cente Dublin GA	184.90-	95,598.34	
04-16 POS Debit - VCC 3473 Transaction 04-15-13 Jcpenney Store 0864 Macon GA	21.40-	95,576.94	
04-16 POS Debit Visa Check Card 3473 04-14-13 Sunrise Stores Macon GA	55.00-	95,521.94	
04-16 POS Debit - VCC 3473 Transaction 04-15-13 Wal-Mart Super Macon GA	117.43-	95,404.51	
04-16 POS Debit - VCC 3473 Transaction 04-15-13 Treasures Jewelry Macon GA	481.50-	94,923.02	
04-16 POS Debit Visa Check Card 3473 04-15-13 Maconsmls 478-7578714 GA	2,143.00-	92,780.01	
04-16 Transfer To Credit Card	500.00-	92,280.01	
04-17 Adjustment - CR	129.57	92,409.58	
04-17 ATM Withdrawal 04-17-13 Georgia United Cu Dublin GA	300.00-	92,109.58	
04-17 POS Debit Visa Check Card 3473 04-16-13 Great Clips #7207 Dublin GA	12.00-	92,097.58	
04-17 POS Debit Visa Check Card 3473 04-16-13 CSC 53 Macon Macon GA	20.00	92,077.58	
04-17 POS Debit Visa Check Card 3473 04-16-13 Pizza Hut 25865 Dublin GA	22.95-	92,054.63	
04-17 POS Debit - VCC 3473 Transaction 04-16-13 Citgo Food Mart Macon GA	56.00-	91,998.63	
04-17 POS Debit - VCC 3473 Transaction 04-16-13 BMW of Macon Macon GA	58.83-	91,939.80	
04-18 POS Debit Visa Check Card 3473 04-17-13 Vzwrllss*prpay Auto 888-294-6804888-294-6804 FREE CA		50.75-	91,889.05
04-18 POS Debit Visa Check Card 3473 04-17-13 Vzwrllss*prepaid py 888-294-6804888-294-6804 FREE CA		50.75-	91,838.30
04-18 POS Debit Visa Check Card 3473 04-17-13 Vzwrllss*prepaid py 888-294-6804888-294-6804 FREE CA		50.75-	91,787.55
04-18 POS Debit Visa Check Card 3473 04-16-13 Motel 6 Macon Macon GA	239.40-	91,548.15	
04-19 ATM Fee - withdrawal 04-19-13 Bank of America Dublin GA	1.00-	91,547.15	
04-19 ATM Withdrawal 04-19-13 Bank of America Dublin GA	303.00-	91,244.15	
04-19 POS Debit - VCC 3473 Transaction 04-19-13 Wal-Mart Super Dublin GA	50.63-	91,193.52	
04-22 ATM Fee - withdrawal 04-20-13 Circle K Macon GA	1.00-	91,192.52	
04-22 ATM Fee - withdrawal 04-20-13 Bank of America Macon GA	1.00-	91,191.52	
04-22 ATM Fee - withdrawal 04-20-13 Bank of America Macon GA	1.00-	91,190.52	
04-22 ATM Fee - withdrawal 04-21-13 Circle K Macon GA	1.00-	91,189.52	
04-22 ATM Fee - Denied Transaction 04-20-13 Bank of America Macon GA	1.00-	91,188.52	
04-22 ATM Fee - Denied Transaction 04-21-13 Suntrust Macon GA	1.00-	91,187.52	
04-22 ATM Withdrawal 04-20-13 Bank of America Macon GA	103.00-	91,084.52	
04-22 ATM Withdrawal 04-20-13 Bank of America Macon GA	103.00-	90,981.52	
04-22 ATM Withdrawal 04-20-13 Circle K Macon GA	402.95-	90,578.57	
04-22 ATM Withdrawal 04-21-13 Circle K Macon GA	402.95-	90,175.62	
04-22 POS Debit - VCC 3473 Transaction 04-19-13 Quickway Food Macon GA	4.28-	90,171.34	
04-22 POS Debit Visa Check Card 3473 04-18-13 Arby's 2 Dublin GA	10.55-	90,160.79	
04-22 POS Debit - VCC 3473 Transaction 04-21-13 Tobesofkee Lake Macon GA	21.88-	90,138.91	
04-22 POS Debit - VCC 3473 Transaction 04-21-13 Wal-Mart #1153 Macon GA	34.80-	90,104.11	
04-22 POS Debit Visa Check Card 3473 04-19-13 Chevron 00200791 Dublin GA	47.00-	90,057.11	
04-22 POS Debit - VCC 3473 Transaction 04-21-13 Wal-Mart #1153 Macon GA	136.96-	89,920.15	
04-22 POS Debit Visa Check Card 3473 04-20-13 Vzwrllss*ivr ve 800-922-0204800-922-0204 FREE NJ		239.82-	89,680.33
04-22 Transfer To Credit Card	1,000.00-	88,680.33	
04-22 Transfer To Shares	1,214.50-	87,465.83	
04-23 ATM Fee - withdrawal 04-23-13 State Bank & Tr Macon GA	1.00-	87,464.83	
04-23 ATM Fee - withdrawal 04-22-13 Citgo Food Mart Macon GA	1.00-	87,463.83	
04-23 ATM Fee - withdrawal 04-22-13 Bank of America Macon GA	1.00-	87,462.83	
04-23 ATM Fee - Denied Transaction 04-22-13 Circle K Macon GA	1.00-	87,461.83	

04-23 ATM Fee - Denied Transaction 04-22-13 Circle K Macon GA	1.00-	87,460.83
04-23 ATM Withdrawal 04-22-13 Citgo Food Mart Macon GA	102.25-	87,358.58
04-23 ATM Withdrawal 04-23-13 State Bank & Tr Macon GA	503.00-	86,855.58
04-23 ATM Withdrawal 04-22-13 Bank Of America Macon GA	503.00-	86,352.58
04-23 POS Debit - VCC 3473 Transaction 04-22-13 Wal-Mart #1153 Macon GA	8.41-	86,344.17
04-23 POS Debit Visa Check Card 3473 04-23-13 Shooters Bar Macon GA	13.00-	86,331.17
04-23 Transfer To Shares	5,014.50-	81,316.67
04-24 POS Debit Visa Check Card 3473 04-23-13 Ramada Macon GA	60.41-	81,256.26
04-26 Transfer To Shares	3,014.00-	78,242.26
04-30 Deposit - US Treasury 310 Xxva Benef 01Afd3	2,816.00	81,058.26
04-30 Dividend	34.35	81,092.61
05-02 Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	905.00	81,997.61
05-02 ATM Fee - Withdrawal 05-01-13 Circle K Macon GA	1.00-	81,996.61
05-02 ATM Fee - Withdrawal 05-02-13 State Bank & Tr Macon GA	1.00-	81,995.61
05-02 ATM Fee - Withdrawal 05-02-13 State Bank & Tr Macon GA	1.00-	81,994.61
05-02 ATM Fee - Denied Transaction 05-02-13 State Bank & Tr Macon GA	1.00-	81,993.61
05-02 ATM Fee - Denied Transaction 05-02-13 State Bank & Tr Macon GA	1.00-	81,992.61
05-02 ATM Withdrawal 05-02-13 State Bank & Tr Macon GA	103.00-	81,889.61
05-02 ATM Withdrawal 05-01-13 Circle K Macon GA	502.95-	81,386.66
05-02 ATM Withdrawal 05-02-13 State Bank & Tr Macon GA	503.00-	80,883.66
05-02 POS Debit - VCC 6554 Transaction 05-01-13 Marathon Mart 9 Macon GA	15.49-	80,868.17
05-02 Transfer To Shares	4,014.50-	76,853.67
05-03 POS Debit Visa Check Card 6554 05-02-13 Waffle House 0103 Macon GA	18.06-	76,835.61
05-03 POS Debit Visa Check Card 6554 05-01-13 Motel 6 Macon Macon GA	239.40-	76,596.21
05-06 ATM Fee - Withdrawal 05-04-13 Circle K Macon GA	1.00-	76,595.21
05-06 ATM Fee - Withdrawal 05-05-13 Circle K Macon GA	1.00-	76,594.21
05-06 ATM Fee - Withdrawal 05-06-13 State Bank & Tr Macon GA	1.00-	76,593.21
05-06 ATM Fee - Withdrawal 05-05-13 State Bank & Tr Macon GA	1.00-	76,592.21
05-06 ATM Withdrawal 05-05-13 State Bank & Tr Macon GA	103.00-	76,489.21
05-06 ATM Withdrawal 05-04-13 Circle K Macon GA	502.95-	75,986.26
05-06 ATM Withdrawal 05-05-13 Circle K Macon GA	502.95-	75,483.31
05-06 ATM Withdrawal 05-06-13 State Bank & Tr Macon GA	503.00-	74,980.31
05-06 POS Debit Visa Check Card 6554 05-02-13 McDonald's #25466 Macon GA	14.74-	74,965.57
05-06 POS Debit - VCC 6554 Transaction 05-06-13 Shell Service Station Macon GA	52.75-	74,912.82
05-06 POS Debit Visa Check Card 6554 05-02-13 Quickway Food Macon GA	56.00-	74,856.82
05-06 POS Debit Visa Check Card 6554 05-03-13 Ramada Macon GA	56.99-	74,799.83
05-06 POS Debit - VCC 6554 Transaction 05-04-13 Purser Truck Sales Inc Macon GA	15,158.50-	59,641.33
05-06 Transfer To Shares	3,014.50-	56,626.83
05-07 POS Debit Visa Check Card 6554 05-06-13 Waffle House 0103 Macon GA	12.60-	56,614.23
05-07 POS Debit - VCC 6554 Transaction 05-06-13 Academy Ltd Macon GA	133.74-	56,480.49
05-08 ATM Fee - Withdrawal 05-07-13 Holiday IN Macon GA	1.00-	56,479.49
05-08 ATM Withdrawal 05-07-13 Holiday IN Macon GA	202.95-	56,276.54
05-08 POS Debit - VCC 6554 Transaction 05-07-13 Wal-Mart Super Macon GA	189.46-	56,087.08
05-08 POS Debit Visa Check Card 6554 05-06-13 Value Place Hotel Macon GA	687.81-	55,399.27
05-09 ATM Fee - Withdrawal 05-08-13 Cardtronics CCS Macon?? GA	1.00-	55,398.27
05-09 ATM Fee - Withdrawal 05-08-13 Holiday IN Macon GA	1.00-	55,397.27
05-09 ATM Withdrawal 05-08-13 Holiday IN Macon GA	102.95-	55,294.32
05-09 ATM Withdrawal 05-08-13 Cardtronics CCS Macon?? GA	502.95-	54,791.37
05-10 ATM Fee - Withdrawal 05-09-13 Holiday IN Macon GA	1.00-	54,790.37
05-10 ATM Fee - Withdrawal 05-09-13 Cardtronics CCS Macon?? GA	1.00-	54,789.37
05-10 ATM Withdrawal 05-09-13 Holiday IN Macon GA	102.95-	54,686.42
05-10 ATM Withdrawal 05-09-13 Cardtronics CCS Macon?? GA	502.95-	54,183.47
05-13 POS Debit Visa Check Card 6554 05-09-13 Aaa Carwash & Mini Macon GA	10.00-	54,173.47
05-13 ATM Rebate	10.00	54,183.47
05-13 Ending Balance		54,183.47
Average Daily Balance - Current Cycle: \$76,474.81		

Your account earned \$34.35, with an annual percentage yield earned of 0.450%, for the dividend period from 04-01-2013 through 04-30-2013

Start
Date of
Arrest.

ADD

1.00
1.00
102.95
502.95
1.00
1.00
102.95
502.95
10.00

1225.80

Total For 5-9 / 5-13

MAY / June
2013

NAVY
FEDERAL
Credit Union

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

05/14/13 - 06/13/13

ACCOUNT NUMBER

#BWNLLSV

#000000P6R85PR9A1#000JMU002

DAVID J HUBBARD

4949 HARRISON RD APT 331

MACON GA 31206-4135

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$54,183.47	\$3,743.31	\$3,345.39	\$54,581.39	\$79.79
Membership Savings					
	\$1,339.60	\$0.28	\$0.00	\$1,339.88	\$1.03
Totals	\$55,523.07	\$3,743.59	\$3,345.39	\$55,921.27	\$80.82

Checking

Flagship Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-14	Beginning Balance		54,183.47
05-17	Paid To - Pla Fit Macon Member Pay Chk 10400001	21.46-	54,162.01
05-30	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,816.00	56,978.01
05-31	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	905.00	57,883.01
05-31	Dividend	22.31	57,905.32
06-03	Paid To - Pla Fit Macon Member Pay Chk 10400001	41.73-	57,863.59
06-05	Transfer To Credit Card	1,000.00-	56,863.59
06-05	Transfer To Credit Card	2,000.00-	54,863.59
06-10	Paid To - Nationwide P&C NW Intreft Chk 2100002	282.20-	54,581.39
06-13	Ending Balance		54,581.39

Average Daily Balance - Current Cycle: \$55,023.26

Your account earned \$22.31, with an annual percentage yield earned of 0.450%, for the dividend period from 05-01-2013 through 05-31-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-17	ACH	21.46	06-10	ACH	282.20
06-03	ACH	41.73			

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-14	Beginning Balance		1,339.60
05-31	Dividend	0.28	1,339.88
06-13	Ending Balance		1,339.88

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 05-01-2013 through 05-31-2013

June/July
2013NAVY
FEDERAL
Credit Union

1st

Address
Change?#BWNLLSV
#000000P6R8SPR9A1#000JML002
DAVID J HUBBARD
1031 ASH ST
MACON GA 31201-1803

STATEMENT OF ACCOUNT

ACCESS NUMBER
[REDACTED]STATEMENT PERIOD
06/14/13 - 07/13/13ACCOUNT NUMBER
[REDACTED]

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking [REDACTED]	\$54,581.39	\$3,741.17	\$6,021.46	\$52,301.10	\$99.96
Membership Savings [REDACTED]	\$1,339.88	\$0.28	\$0.00	\$1,340.16	\$1.31
Totals	\$55,921.27	\$3,741.45	\$6,021.46	\$53,641.26	\$101.27

checking

X Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-14	Beginning Balance		54,581.39
06-17	Paid To - Pla Fit Macon Member Pay Chk 10400001	21.46-	54,559.93
06-19	Transfer To Credit Card	2,000.00-	52,559.93
06-28	Deposit - us Treasury 310 Xxva Benef 01Afd3	2,816.00	55,375.93
06-28	Dividend	20.17	55,396.10
07-01	Transfer To Credit Card	2,000.00-	53,396.10
07-02	Deposit - ssa Treas 310 Xxsoc Sec 01Afd9	905.00	54,301.10
07-10	Transfer To Credit Card	2,000.00-	52,301.10
07-13	Ending Balance		52,301.10

Average Daily Balance - Current Cycle: \$53,635.35

Your account earned \$20.17, with an annual percentage yield earned of 0.450%, for the dividend period

from 06-01-2013 through 06-30-2013

Items Paid

Date	Item	Amount(\$)
06-17	ACH	21.46

Savings

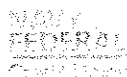
* Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-14	Beginning Balance		1,339.88
06-28	Dividend	0.28	1,340.16
07-13	Ending Balance		1,340.16

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 06-01-2013 through 06-30-2013

July / August
2013



STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

07/14/13 - 08/13/13

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000AMU002

DAVID J HUBBARD

1031 ASH ST

MACON GA 31201-1803

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship checking					
	\$52,301.10	\$3,741.05	\$4,521.46	\$51,520.69	\$120.01
Membership Savings					
	\$1,340.16	\$0.28	\$0.00	\$1,340.44	\$1.59
Totals	\$53,641.26	\$3,741.33	\$4,521.46	\$52,861.13	\$121.60

checking

Flagship checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount (\$)	Balance (\$)
07-14	Beginning Balance		52,301.10
07-17	Paid To - Pla Fit Macon Member Pay Chk 10400001	21.46-	52,279.64
07-26	Transfer To Credit Card	2,500.00-	49,779.64
07-31	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,816.00	52,595.64
07-31	Dividend	20.05	52,615.69
08-01	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	905.00	53,520.69
08-12	Transfer To Credit Card	2,000.00-	51,520.69
08-13	Ending Balance		51,520.69

Average Daily Balance - Current Cycle: \$52,280.73

Your account earned \$20.05, with an annual percentage yield earned of 0.450%, for the dividend period from 07-01-2013 through 07-31-2013

Items Paid

Date	Item	Amount(\$)
07-17	ACH	21.46
Savings		

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-14	Beginning Balance		1,340.16
07-31	Dividend	0.28	1,340.44
08-13	Ending Balance		1,340.44

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 07-01-2013 through 07-31-2013

Aug. / Sept
2013

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

08/14/13 - 09/13/13

ACCOUNT NUMBER

#8WNLLSV

#000000P6R6SPR9A1#0005ME002

DAVID J HUBBARD

1031 ASH ST

MACON GA 31201-1803

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$51,520.69	\$3,740.96	\$2,421.46	\$52,840.19	\$139.97
Membership Savings					
	\$1,340.44	\$0.28	\$0.00	\$1,340.72	\$1.87
Totals	\$52,861.13	\$3,741.24	\$2,421.46	\$54,180.91	\$141.84

checking

Flagship Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount (\$)	Balance (\$)
08-14	Beginning Balance		51,520.69
08-19	Paid To - Pla Fit Macon Member Pay Chk 10400001	21.46-	51,499.23
08-27	Transfer To Credit Card	2,000.00-	49,499.23
08-29	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,816.00	52,315.23
08-30	Deposit - Ssa Treas 310 Xxsoe Sec 01Afd9	905.00	53,220.23
08-30	Dividend	19.96	53,240.19
09-03	Paid To - Wu Pay Online Pmt Chk 12114128	400.00-	52,840.19
09-13	Ending Balance		52,840.19

Average Daily Balance - Current Cycle: \$52,099.80

Your account earned \$19.96, with an annual percentage yield earned of 0.450%, for the dividend period from 08-01-2013 through 08-31-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
08-19	ACH	21.46	09-03	ACH	400.00
savings					

Membership Savings - [REDACTED]

* Joint owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
08-14	Beginning Balance		1,340.44
08-30	Dividend	0.28	1,340.72
09-13	Ending Balance		1,340.72

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 08-01-2013 through 08-31-2013

Sept / OCT 2013

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER
[REDACTED]

STATEMENT PERIOD
09/14/13 - 10/13/13

ACCOUNT NUMBER
[REDACTED]

#BWNLLSV
#000000P6R8SPR9A1#0000MC002
DAVID J HUBBARD
1031 ASH ST
MACON GA 31201-1803

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking [REDACTED]	\$52,840.19	\$3,740.58	\$3,171.46	\$53,409.31	\$159.55
Membership Savings [REDACTED]	\$1,340.72	\$0.28	\$0.00	\$1,341.00	\$2.15
Totals	\$54,180.91	\$3,740.86	\$3,171.46	\$54,750.31	\$161.70

checking

Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-14	Beginning Balance		52,840.19
09-17	Paid To - P/A Fit MacOn Member Pay Chk 10400001	21.46-	52,818.73
09-30	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,816.00	55,634.73
09-30	Dividend	19.58	55,654.31
10-02	Deposit - Ssa Treas 310 Xxvcc Sec 01Afd9	905.00	56,559.31
10-07	Transfer To Credit Card	2,000.00-	54,559.31
10-07	Paid To - WU Pay Online Pmt Chk 12114128	500.00-	54,059.31
10-08	Paid To - WU Pay Online Pmt Chk 12114128	400.00-	53,659.31
10-11	Paid To - WU Pay Online Pmt Chk 12114128	250.00-	53,409.31
10-13	Ending Balance		53,409.31

Average Daily Balance - Current Cycle: \$53,817.81

Your account earned \$19.58, with an annual percentage yield earned of 0.450%, for the dividend period from 09-01-2013 through 09-30-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
09-17	ACH	21.46	10-08	ACH	400.00
10-07	ACH	500.00	10-11	ACH	250.00

Savings

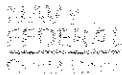
Membership Savings

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
09-14	Beginning balance		1,340.72
09-30	Dividend	0.28	1,341.00
10-13	Ending balance		1,341.00

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 09-01-2013 through 09-30-2013

Oct / Nov.
2013



STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

10/14/13 - 11/13/13

ACCOUNT NUMBER

#00000000

#000000000000000000000000

DAVID J HUBBARD

1031 ASH ST

MACON GA 31201-1803

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$53,409.31	\$3,741.14	\$7,741.46	\$49,408.99	\$179.69
Membership Savings					
	\$1,341.00	\$0.28	\$0.00	\$1,341.28	\$2.43
Totals	\$54,750.31	\$3,741.42	\$7,741.46	\$50,750.27	\$182.12

checking

Flagship checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-14	Beginning Balance		53,409.31
10-17	Paid To - Pla Fit Macon Member Pay Chk 10400001	21.46-	53,387.85
10-17	Paid To - Wu Pay Online Pmt Chk 12114128	400.00-	52,987.85
10-21	Transfer To Credit Card	2,000.00-	50,987.85
10-22	Transfer To Credit Card	1,000.00-	49,987.85
10-23	Paid To - Wu Pay Online Pmt Chk 12114128	400.00-	49,587.85
10-28	Paid To - Wu Pay Online Pmt Chk 12114128	500.00-	49,087.85
10-29	Paid To - Wu Pay Online Pmt Chk 12114128	410.00-	48,677.85
10-31	Deposit - Ssa Treas 310 Xxsoe sec DIAfd9	905.00	49,582.85
10-31	Deposit - US Treasury 310 Xxva Benef DIAfd3	2,816.00	52,398.85
10-31	Dividend	20.14	52,418.99
11-07	Transfer To Credit Card	2,000.00-	50,418.99

11-07 Paid To - Wu Pay Online Pmt Chk 12114128	500.00-	49,918.99
11-13 Paid To - Wu Pay Online Pmt Chk 12114128	510.00-	49,408.99
11-13 Ending Balance		49,408.99

Average Daily Balance - Current Cycle: \$51,077.21

Your account earned \$20.14, with an annual percentage yield earned of 0.450%, for the dividend period from 10-01-2013 through 10-31-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
10-17	ACH	21.46	10-29	ACH	410.00
10-17	ACH	400.00	11-07	ACH	500.00
10-23	ACH	400.00	11-13	ACH	510.00
10-28	ACH	500.00			

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
10-14	Beginning Balance		1,341.00
10-31	Dividend	0.28	1,341.28
11-13	Ending Balance		1,341.28

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 10-01-2013 through 10-31-2013

NOV. / Dec.
2013NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER
[REDACTED]STATEMENT PERIOD
11/14/13 - 12/13/13ACCOUNT NUMBER
[REDACTED]

#BWNLLSV

#000000P6R8SPR9A1#0000ME002

DAVID J HUBBARD

1031 ASH ST

MACON GA 31201-1803

summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship checking [REDACTED]	\$49,408.99	\$3,739.39	\$6,356.95	\$46,791.43	\$198.08
Membership Savings [REDACTED]	\$1,341.28	\$0.28	\$0.00	\$1,341.56	\$2.71
Totals	\$50,750.27	\$3,739.67	\$6,356.95	\$48,132.99	\$200.79

Checking

Flagship checking [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-14	Beginning Balance		49,408.99
11-21	Paid To - PF Macon DSS1 sigonfile chk 11192468	21.45-	49,387.54
11-21	Paid To - WU Pay Online Pmt Chk 12114128	410.00-	48,977.54
11-22	Transfer To Credit Card	2,000.00-	46,977.54
11-27	Deposit - US Treasury 310 Xtra benef 01af03	2,816.00	49,793.54
11-29	Paid To - WU Pay Online Pmt Chk 12114128	500.00-	49,293.54
11-29	Dividend	18.39	49,311.93
12-02	Deposit - Ssa Treas 310 Xxsoc Sec 01af09	905.00	50,216.93
12-03	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	49,706.93
12-05	Transfer To Credit Card	2,000.00-	47,706.93
12-06	Paid To - Nationwide P&C NW Intreft Chk 2100002	405.50-	47,301.43
12-09	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	46,791.43

12-13 Ending Balance

46,791.43

Average Daily Balance - Current Cycle: \$48,347.72

Your account earned \$18.39, with an annual percentage yield earned of 0.450%, for the dividend period
from 11-01-2013 through 11-30-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
11-21	ACH	21.45	12-03	ACH	510.00
11-21	ACH	410.00	12-06	ACH	405.50
11-29	ACH	500.00	12-09	ACH	510.00

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
11-14	Beginning Balance		1,341.28
11-29	Dividend	0.28	1,341.56
12-13	Ending Balance		1,341.56

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period
from 11-01-2013 through 11-30-2013

Dec. / Jan.
2013-14

NAVY
FEDERAL
CREDIT UNION

* 2nd
Address Change

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

12/14/13 - 01/13/14

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000JMA002

DAVID J HUBBARD

2428 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$46,791.43	\$3,795.60	\$11,456.45	\$39,130.58	\$0.00
Membership Savings					
	\$1,341.56	\$0.28	\$0.00	\$1,341.84	\$0.00
Totals	\$48,132.99	\$3,795.88	\$11,456.45	\$40,472.42	\$0.00

Checking

Flagship Checking

Joint Owner(s): NONE

Date	Transaction Detail	Amount (\$)	Balance (\$)
12-14	Beginning Balance		46,791.43
12-16	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	46,281.43
12-17	Transfer To Credit Card	2,000.00-	44,281.43
12-17	Paid To - PF Macon 0551 Sigonfile Chk 11192468	21.45-	44,259.98
12-17	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	43,749.98
12-18	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	43,239.98
12-24	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	42,729.98
12-27	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	42,219.98
12-30	Deposit - US Treasury 310 Xova Benef 01Afd3	2,858.24	45,078.22
12-31	Transfer To Credit Card	2,000.00-	43,078.22
12-31	Paid To - WU Pay Online Pmt Chk 12114128	510.00-	42,568.22
12-31	Dividend	17.36	42,585.58

01-02 Deposit - Ssa Treas 310 Xxxxx Sec 01Afd9	920.00	43,505.58
01-03 Paid To - WU Pay Online Pmt Chk 12114128	510.00-	42,995.58
01-03 Paid To - WU Pay Online Pmt Chk 12114128	650.00-	42,345.58
01-07 Paid To - WU Pay Online Pmt Chk 12114128	600.00-	41,745.58
01-10 Paid To - WU Pay Online Pmt Chk 12114128	615.00-	41,130.58
01-13 Transfer To Credit Card	2,000.00-	39,130.58
01-13 Ending Balance		39,130.58

Average Daily Balance - Current Cycle: \$42,864.52

Your account earned \$17.36, with an annual percentage yield earned of 0.450%, for the dividend period from 12-01-2013 through 12-31-2013

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-03	ACH	510.00	12-17	ACH	510.00
01-03	ACH	650.00	12-18	ACH	510.00
01-07	ACH	600.00	12-24	ACH	510.00
01-10	ACH	615.00	12-27	ACH	510.00
12-16	ACH	510.00	12-31	ACH	510.00
12-17	ACH	21.45			

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
12-14	Beginning Balance		1,341.56
12-31	Dividend	0.28	1,341.84
01-13	Ending Balance		1,341.84

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 12-01-2013 through 12-31-2013

2013 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	2.99		
CHECKING DIVIDENDS	215.44	FINANCE CHARGE (CHK PROTECTION)	0.00

Jan / Feb. 2014

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD
01/14/14 - 02/13/14

ACCOUNT NUMBER

#BWNLLSV
#000000P6R8SPR9A1#000FME002
DAVID J HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$39,130.58	\$6,128.01	\$3,286.45	\$41,972.14	\$15.25
Membership Savings					
	\$1,341.84	\$0.28	\$0.00	\$1,342.12	\$0.28
Totals	\$40,472.42	\$6,128.29	\$3,286.45	\$43,314.26	\$15.53

Checking

Flagship Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount (\$)	Balance (\$)
01-14	Beginning Balance		39,130.58
01-14	Paid To - WU Pay Online Pmt Chk 12114128	650.00-	38,480.58
01-15	Paid To - WU Pay Online Pmt Chk 12114128	615.00-	37,865.58
01-16	Credit Card Refund	2,334.52	40,200.10
01-16	Transfer To Credit Card	2,000.00-	38,200.10
01-17	Paid To - Planet Fitness Memberdues Chk 11192468	21.45-	38,178.65
01-30	Deposit - US Treasury 310 Xova Benef 01Afd3	2,858.24	41,036.89
01-31	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	41,956.89
01-31	Dividend	15.25	41,972.14
02-13	Ending Balance		41,972.14

Average Daily Balance - Current Cycle: \$39,984.37

Your account earned \$15.25, with an annual percentage yield earned of 0.450%, for the dividend period from 01-01-2014 through 01-31-2014

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
01-14	ACH	650.00	01-17	ACH	21.45
01-15	ACH	615.00			

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
01-14	Beginning Balance		1,341.84
01-31	Dividend	0.28	1,342.12
02-13	Ending Balance		1,342.12

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 01-01-2014 through 01-31-2014

2013 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	2.99		
CHECKING DIVIDENDS	215.44	FINANCE CHARGE (CHK PROTECTION)	0.00

NAVY
FEDERAL
CREDIT UNION

Feb / March
2014

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

02/14/14 - 03/13/14

ACCOUNT NUMBER

#BWPILLSV

#000000P6R8SPR9A1#0000MA002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship checking					
[REDACTED]	\$41,972.14	\$3,792.81	\$21.45	\$45,743.50	\$29.82
Membership Savings					
[REDACTED]	\$1,342.12	\$0.26	\$0.00	\$1,342.38	\$0.54
Totals	\$43,314.26	\$3,793.07	\$21.45	\$47,085.88	\$30.36

checking

* Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-14	Beginning Balance		41,972.14
02-18	Paid To - Planet Fit 0551 Memberdues Chk 11192468	21.45-	41,950.69
02-27	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,858.24	44,808.93
02-28	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	45,728.93
02-28	Dividend	14.57	45,743.50
03-13	Ending Balance		45,743.50

Average Daily Balance - Current Cycle: \$43,952.23

Your account earned \$14.57, with an annual percentage yield earned of 0.450%, for the dividend period from 02-01-2014 through 02-28-2014

Items Paid

Date	Item	Amount(\$)
02-18	ACH	21.45
Savings		

* Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
02-14	Beginning Balance		1,342.12
02-28	Dividend	0.26	1,342.38
03-13	Ending Balance		1,342.38

Your account earned \$0.26, with an annual percentage yield earned of 0.250%, for the dividend period from 02-01-2014 through 02-28-2014

2013 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	2.99		
CHECKING DIVIDENDS	215.44	FINANCE CHARGE (CHK PROTECTION)	0.00

March / April
2014

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

03/14/14 - 04/13/14

ACCOUNT NUMBER

#BWNLLSV

#00000DP6R8SPR9A1#000AMP002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$45,743.50	\$3,795.75	\$21.45	\$49,517.80	\$47.33
Membership Savings					
	\$1,342.38	\$0.29	\$0.00	\$1,342.67	\$0.83
Totals	\$47,085.88	\$3,796.04	\$21.45	\$50,860.47	\$48.16

Checking

Flagship Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-14	Beginning Balance		45,743.50
03-17	Paid To - Planet Fit 0551 Memberdues Chk 11192468	21.45-	45,722.05
03-31	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,858.24	48,580.29
03-31	Dividend	17.51	48,597.80
04-02	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	49,517.80
04-13	Ending Balance		49,517.80

Average Daily Balance - Current Cycle: \$47,378.98

Your account earned \$17.51, with an annual percentage yield earned of 0.450%, for the dividend period from 03-01-2014 through 03-31-2014

Items Paid

Date	Item	Amount(\$)
03-17	ACH	21.45

Savings

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
03-14	Beginning Balance		1,342.38
03-31	Dividend	0.29	1,342.67
04-13	Ending Balance		1,342.67

Your account earned \$0.29, with an annual percentage yield earned of 0.250%, for the dividend period from 03-01-2014 through 03-31-2014

2013 Year to Date Federal Income Tax Information

SAVINGS DIVIDENDS	2.99		
CHECKING DIVIDENDS	215.44	FINANCE CHARGE (CHK PROTECTION)	0.00

April / MAY
2014

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

04/14/14 ~ 05/13/14

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000MMY002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$49,517.80	\$5,393.15	\$21.45	\$54,889.50	\$65.96
Membership Savings					
	\$1,342.67	\$0.28	\$0.00	\$1,342.95	\$1.11
Totals	\$50,860.47	\$5,393.43	\$21.45	\$56,232.45	\$67.07

Checking

Flagship Checking -

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-14	Beginning Balance		49,517.80
04-16	Credit Card Refund	1,596.28	51,114.08
04-17	Paid To - Planet Fit 0551 Memberdues Chk 11192468	21.45-	51,092.63
04-30	Deposit - us Treasury 310 xxva Benef 01Afd3	2,858.24	53,950.87
04-30	Dividend	18.63	53,969.50
05-01	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	54,889.50
05-13	Ending Balance		54,889.50

Average Daily Balance - Current cycle: \$52,729.56

Your account earned \$18.63, with an annual percentage yield earned of 0.450% for the dividend period from 04-01-2014 through 04-30-2014

Items Paid

Date	Item	Amount(\$)
04-17	ACH	21.45

Savings

Membership Savings - [REDACTED]

* Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
04-14	Beginning Balance		1,342.67
04-30	Dividend	0.28	1,342.95
05-13	Ending Balance		1,342.95

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 04-01-2014 through 04-30-2014

NAVY
FEDERAL
CREDIT UNIONmay / June
2014

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

05/14/14 - 06/13/14

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000JMU002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
[REDACTED]	\$54,889.50	\$3,799.32	\$73.17	\$58,615.65	\$87.04
Membership Savings					
[REDACTED]	\$1,342.95	\$0.29	\$0.00	\$1,343.24	\$1.40
Totals	\$56,232.45	\$3,799.61	\$73.17	\$59,958.89	\$88.44

Checking

Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-14	Beginning Balance		54,889.50
05-19	Paid To - Planet Fit 0551 Memberdues Chk 11192468	21.45-	54,868.05
05-29	Deposit - us Treasury 310 Xova Benef 01Afd3	2,858.24	57,726.29
05-30	Dividend	21.08	57,747.37
06-02	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	58,667.37
06-02	Paid To - Planet Fit 0551 Memberdues Chk 11192468	41.73-	58,625.64
06-05	Transfer to Credit Card	9.99-	58,615.65
06-13	Ending Balance		58,615.65

Average Daily Balance - Current Cycle: \$56,693.32

Your account earned \$21.08, with an annual percentage yield earned of 0.450%, for the dividend period from 05-01-2014 through 05-31-2014

Items Paid

Date	Item	Amount(\$)	Date	Item	Amount(\$)
05-19	ACH	21.45	05-02	ACH	41.73
Savings					

Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
05-14	Beginning Balance		1,342.95
05-30	Dividend	0.29	1,343.24
06-13	Ending Balance		1,343.24

Your account earned \$0.29, with an annual percentage yield earned of 0.250%, for the dividend period
 From 05-01-2014 through 05-31-2014

June / July
2014

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

06/14/14 - 07/13/14

ACCOUNT NUMBER

#BWNLLSV

#000000P6R8SPR9A1#000JML002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship checking					
[REDACTED]	\$58,615.65	\$3,799.94	\$31.44	\$62,384.15	\$108.74
Membership Savings					
[REDACTED]	\$1,343.24	\$0.28	\$0.00	\$1,343.52	\$1.68
Totals	\$59,958.89	\$3,800.22	\$31.44	\$63,727.67	\$110.42

Checking

Flagship checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-14	Beginning Balance		58,615.65
06-17	Paid To - Planet Fit 0551 Memberdues Chk 11192468	21.45-	58,594.20
06-30	Deposit - US Treasury 310 Xxva Benef 01Afd3	2,858.24	61,452.44
06-30	Dividend	21.70	61,474.14
07-02	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	62,394.14
07-03	Transfer To Credit Card	9.99-	62,384.15
07-13	Ending Balance		62,384.15

Average Daily Balance - Current Cycle: \$60,304.65

Your account earned \$21.70, with an annual percentage yield earned of 0.450%, for the dividend period from 06-01-2014 through 06-30-2014

Items Paid

Date	Item	Amount(\$)
06-17	ACH	21.45

Savings

Membership Savings - [REDACTED]

* Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
06-14	Beginning Balance		1,343.24
06-30	Dividend	0.28	1,343.52
07-13	Ending balance		1,343.52

Your account earned \$0.28, with an annual percentage yield earned of 0.250%, for the dividend period from 06-01-2014 through 06-30-2014

July / Aug
2014NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER
[REDACTED]

STATEMENT PERIOD

07/14/14 - 08/13/14

ACCOUNT NUMBER
[REDACTED]

#BWNLLSV

#000000P6R8SPR9A1#000AMU002

DAVID J HUBBARD

2429 LINCOLN ST

MACON GA 31206-2837

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
[REDACTED]	\$62,384.15	\$3,802.11	\$31.44	\$66,154.82	\$132.61
Membership Savings					
[REDACTED]	\$1,343.52	\$0.29	\$0.00	\$1,343.81	\$1.97
Totals	\$63,727.67	\$3,802.40	\$31.44	\$67,498.63	\$134.58

Checking

Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-14	Beginning Balance		62,384.15
07-17	Paid To - Planet Fit 0551 member dues Chk 11192468	21.45-	62,362.70
07-31	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	63,282.70
07-31	Deposit - VACP Treas 310 Xxva Benef 01Afd9	2,858.24	66,140.94
07-31	Dividend	23.87	66,164.81
08-05	Transfer To Credit card	9.99-	66,154.82
08-13	Ending Balance		66,154.82

Average Daily Balance - Current Cycle: \$64,078.95

Your account earned \$23.87, with an annual percentage yield earned of 0.450%, for the dividend period from 07-01-2014 through 07-31-2014

Items Paid

Date	Item	Amount(\$)
07-17	ACH	21.45

Savings

* Membership Savings - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount(\$)	Balance(\$)
07-14	Beginning Balance		1,343.52
07-31	Dividend	0.29	1,343.81
08-13	Ending Balance		1,343.81

Your account earned \$0.29, with an annual percentage yield earned of 0.250%, for the dividend period from 07-01-2014 through 07-31-2014

August — LAST
Transaction 8/18
2014

NAVY
FEDERAL
CREDIT UNION

STATEMENT OF ACCOUNT

ACCESS NUMBER

STATEMENT PERIOD

08/14/14 - 09/13/14

ACCOUNT NUMBER

#BNNLLSV

#000000P6R8SPR9A1#000SMED02

DAVID J HUBBARD

VANC

1826 VETERANS BLVD

DUBLIN GA 31021-3699

Summary of your deposit accounts

	Previous Balance	Deposits/ Credits	Withdrawals/ Debits	Ending Balance	YTD Dividends
Flagship Checking					
	\$66,154.82	\$4,610.41	\$8,423.64	\$62,341.59	\$158.03
Membership Savings					
	\$1,343.81	\$0.29	\$800.00	\$544.10	\$2.26
Totals	\$67,498.63	\$4,610.70	\$9,223.64	\$62,855.69	\$160.29

checking

* Flagship Checking - [REDACTED]

Joint Owner(s): NONE

Date	Transaction Detail	Amount (\$)	Balance (\$)
08-14	Beginning Balance		66,154.82
08-18	Paid To - Planet Fit 0551 Memberdues chk 11192468	21.45-	66,133.37
08-28	Deposit - Vacp Treas 310 Xxva Benef 01Afd9	2,858.24	68,991.61
08-29	dividend	25.42	69,017.03
09-02	Deposit - Ssa Treas 310 Xxsoc Sec 01Afd9	920.00	69,937.03
09-02	ATM Withdrawal 08-30-14 Georgia United Cu Dublin GA	100.00-	69,837.03
09-02	ATM Withdrawal 08-31-14 Georgia United Cu Dublin GA	100.00-	69,737.03
09-02	ATM Withdrawal 09-01-14 Georgia United Cu Dublin GA	100.00-	69,637.03
09-02	ATM Withdrawal 08-29-14 Georgia United Cu Dublin GA	160.00-	69,477.03
09-02	ATM Withdrawal 08-30-14 Georgia United Cu Dublin GA	500.00-	68,977.03
09-02	ATM Withdrawal 08-31-14 Georgia United Cu Dublin GA	500.00-	68,477.03

8-29-14
Released From
Bibb County.

ONLY
STOP
Date-

Credit Card Transactions Statements

MAY 2013

04/18/13	04/22/13	24427333109710043992191	MCDONALD'S F25466	MACON	GA	\$6.51
04/19/13	04/22/13	24445003110100190423642	KRYSTAL MAC008	MACON	GA	\$13.24
04/20/13	04/22/13	24013393110001300521142	NEW CHINA BUFFET #8	MACON	GA	\$30.00
04/20/13	04/22/13	241640731121978860571118	RACEWAY 866 99008666	MACON	GA	\$25.30
04/21/13	04/23/13	24231683112286588900757	TACO BELL #029085	MACON	GA	\$9.49
04/22/13	04/23/13	24453883113000017230009	COST CUTTERS	MACON	GA	\$66.90
04/22/13	04/23/13	24431063113286364900023	ARBYS 0162	MACON	GA	\$13.57
04/22/13	04/24/13	24692163113000649209213	ENMARK MACON 2	MACON	GA	\$30.00
04/22/13	04/24/13	24299103113001441418518	MARATHON PETRO054890	MACON	GA	\$10.68
04/23/13	04/24/13	24427333113720042951605	MCDONALD'S F25466	MACON	GA	\$6.96
04/24/13	04/25/13	24427333114720043842646	MCDONALD'S F25466	MACON	GA	\$5.35
04/24/13	04/25/13	7298423311500031268228	WALMART/6020 HARRISON ROAMACON		GA	\$201.50
04/25/13	04/26/13	24299103115001562460321	MARATHON PETRO054890	MACON	GA	\$6.98
04/25/13	04/26/13	24445713115300127027073	KROGER #411	MACON	GA	\$7.78
04/25/13	04/26/13	24299103115001581984293	MARATHON PETRO054957	MACON	GA	\$15.82
04/25/13	04/29/13	24625123116430964187020	CHEVRON 00053094	MACON	GA	\$20.00
04/26/13	04/29/13	24610433118004074070802	EXPRESS 3094	MACON	GA	\$27.58
04/28/13	04/29/13	24299103118001800365040	MARATHON PETRO054890	MACON	GA	\$10.68
04/28/13	04/29/13	24455013118141006032464	WAL-MART #1153	MACON	GA	\$25.56
04/28/13	04/29/13	24427333118720043165796	MCDONALD'S F25466	MACON	GA	\$9.47
04/29/13	04/30/13	24455013119141005989731	WAL-MART #1153	MACON	GA	\$60.98
04/29/13	05/01/13	24692163120000074044763	ENMARK MACON 2	MACON	GA	\$36.84
04/29/13	05/01/13	24427333120710016640152	CHICK-FIL-A #02270	MACON	GA	\$4.23
04/30/13	05/01/13	24445713120300129788774	KROGER #411	MACON	GA	\$15.32
04/30/13	05/01/13	24427333120720046532402	MCDONALD'S F25466	MACON	GA	\$5.40
04/30/13	05/02/13	24761973121116243011504	ZAXBY'S 09101 Q31	MACON	GA	\$16.12
05/01/13	05/02/13	24445003122000141658237	STEAK N SHAKE	MACON	GA	\$11.20
05/01/13	05/02/13	24231683122837000783755	FAMILY DOLLAR #5728	MACON	GA	\$9.85
05/01/13	05/03/13	24431053122838003062555	MURPHY6715ATWALMRT	MACON	GA	\$41.00
05/02/13	05/03/13	24122473122900012000085	AMERICAN WINGS AND DELI MACON		GA	\$20.36
05/02/13	05/03/13	24122543122740122900265	AM/PM EXPRESS C0406	MACON	GA	\$35.01
05/02/13	05/06/13	24625123123431031646957	CHEVRON 00210464	MACON	GA	\$10.25
05/02/13	05/06/13	24387753123004042179847	AEROPOSTALE #264	MACON	GA	\$40.26
05/02/13	05/06/13	24445003123100189361378	WENDYS	MACON	GA	\$8.10
05/03/13	05/06/13	24427333124710052065708	MCDONALD'S F25466	MACON	GA	\$6.31
05/04/13	05/06/13	24455013124141006857847	WAL-MART #1153	MACON	GA	\$31.28
05/04/13	05/06/13	24427333125710019584436	CHICK-FIL-A #02270	MACON	GA	\$6.47
05/05/13	05/07/13	24431053126838003086469	MURPHY6715ATWALMRT	MACON	GA	\$24.74
05/06/13	05/08/13	24387753127004047227225	AEROPOSTALE #264	MACON	GA	\$19.08
05/06/13	05/08/13	24122473127900013700134	AMERICAN WINGS AND DELI MACON		GA	\$21.36
05/06/13	05/08/13	24692163127000733225087	CHECKERS 6156	MACON	GA	\$10.06
05/07/13	05/09/13	24231683128286588900700	TACO BELL #029085	MACON	GA	\$6.41
05/07/13	05/09/13	24445003128100181607534	KRYSTAL MAC004	MACON	GA	\$10.25
05/08/13	05/09/13	24427333128720045174810	MCDONALD'S F359	MACON	GA	\$6.47

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
05/08/13	05/09/13	24226383129400004007148	WAL-MART #2890	\$48.95
05/08/13	05/09/13	24607943129207662000178	CC FISH HOUSE	\$7.48
05/08/13	05/10/13	24431053129838003099311	MURPHY6715ATWALMRT	\$13.90
05/08/13	05/10/13	24164073129860500244878	CAPTAIN DS 11334000	\$5.35
05/08/13	05/10/13	24164073129978645091291	RACEWAY 672 02567287	\$21.23
05/09/13	05/10/13	24299103129000575048259	MARATHON PETRO054890	\$40.01
05/11/13	05/13/13	24692163131000133613001	VESTA *BOOST PREPAID 888-440-9958 OR	\$59.60
05/10/13	05/13/13	24427333131710052446917	MCDONALD'S F25466	\$2.14
05/11/13	05/13/13	24455013131141008345990	WAL-MART #1153	\$15.63
05/11/13	05/13/13	24299103132000792926605	MARATHON PETRO086603	\$30.00
05/12/13	05/13/13	24445003133000162525791	STEAK N SHAKE	\$6.94
05/12/13	05/14/13	24431053133838003123453	MURPHY6715ATWALMRT	\$13.90
05/12/13	05/14/13	24164073133860470190246	CAPTAIN DS 11334000	\$10.92
05/13/13	05/14/13	24455013133141005890111	WAL-MART #1153	\$7.39
05/13/13	05/14/13	24427333133720043265456	MCDONALD'S F25466	\$5.19
05/14/13	05/15/13	24013393134000933131370	NEW CHINA BUFFET #8	\$25.00
TOTAL PURCHASES AND CASH ADVANCES				\$1,576.58

FEES

Trans Date	Post Date	Reference No.	Description	Amount
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Arrest DATE

June 2013



Visa

DAVID HUBBARD
4949 HARRISON RD APT 331
MACON GA 31206-4135

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$447.51	New Balance	-\$890.34	Credit card services
Payments	-\$3,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$60.00	Payment Due Date	07/12/2013	
Purchases	+\$562.25			Send Billing Inquiries To:
Cash Advances	+\$1,156.40	Late Payment warning: If we do not receive your		Navy Federal Credit Union
Fees charged	+\$3.50	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$890.34			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	06/15/2013			navyfederal.org.
Days in Billing Cycle	31			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
1,435	563	0	0	0	1,998
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
06/05/13	06/05/13	74060953156062020600007	NFO PAYMENT RECEIVED	\$2,000.00-
06/05/13	06/05/13	74060953156064070600002	NFO PAYMENT RECEIVED	\$1,000.00-
06/12/13	06/13/13	72736203163000201790667	EXPRESS FOOD-1/701 EISENHMACON	\$60.00-
			TOTAL PAYMENTS AND CREDITS	\$3,060.00-

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
05/15/13	05/16/13	24427333135720046167665	MCDONALD'S F25466	\$13.14
05/15/13	05/17/13	24431053136838003139233	MURPHY671SATWALMRT	\$27.03
06/03/13	06/04/13	24427333154720044306154	MCDONALD'S F13421	\$6.09
06/03/13	06/05/13	24231683155207288700402	TACO BELL #029072	\$5.98
06/06/13	06/07/13	24122473157900018100101	AMERICAN WINGS AND DELI MACON	\$27.79
06/06/13	06/07/13	72977703157000065259739	ROCKYS EXPRESS/3350 HOUSTMACON	\$201.75
06/06/13	06/07/13	72734753158000002752257	E AND J FOOD W/758 HAZEL MACON	\$102.70
06/06/13	06/07/13	24226383158091003152227	WAL-MART #1153	\$52.43
06/06/13	06/07/13	24226383158091003121891	WAL-MART #1153	\$58.07
06/06/13	06/10/13	24254773158451407300045	LE NAILS	\$26.00
06/06/13	06/10/13	24707803158093144511712	MU-Way Weiners #1	\$22.73

5 June 2013

06/06/13	06/10/13	24692163158000876425710	COASTAL 0273483800	MACON	GA	\$45.00
06/08/13	06/10/13	72734753159000208025499	E AND J FOOD M/758 HAZEL	MACON	GA	\$202.70
06/08/13	06/10/13	24761973160118755010132	PAPA JOHNS #0343	4787848600	GA	\$12.84
06/08/13	06/10/13	24445003160100189201230	KRYSTAL MAC004	MACON	GA	\$13.56
06/09/13	06/10/13	24231683161837002206831	FAMILY DOLLAR #5252	MACON	GA	\$61.69
06/09/13	06/11/13	24445003161100156894651	WENDYS	MACON	GA	\$9.70
06/09/13	06/11/13	24761973161116022010827	ZAXBY'S 02401	Q31 MACON	GA	\$21.56
06/09/13	06/11/13	24610433161004069395525	EXPRESS MART	MACON	GA	\$30.00
06/10/13	06/11/13	24299103161000653147006	MARATHON PETRO054957	MACON	GA	\$10.22
06/10/13	06/11/13	72734083161000180271044	E Z FOOD MART/3010 HOUSTON	MACON	GA	\$102.00
06/10/13	06/12/13	24692163162000239527438	CHECKERS 6155	MACON	GA	\$9.31
06/11/13	06/12/13	24455013162141016279910	SAM'S CLUB 8225 GAS	MACON	GA	\$20.00
06/11/13	06/12/13	72717383162000171636472	BRANCH BANKING/ATM #1 MAL	MACON	GA	\$203.00
06/11/13	06/13/13	2416407316395700009517	APPLEBEES 845744244176	MACON	GA	\$33.21
06/12/13	06/13/13	24299103163000774021419	MARATHON PETRO054957	MACON	GA	\$10.75
06/12/13	06/13/13	24427333163720045500275	MCDONALD'S F13421	MACON	GA	\$10.04
06/12/13	06/13/13	72736203163000201790667	EXPRESS FOOD-1/701 EISENH	MACON	GA	\$201.75
06/13/13	06/14/13	24299103164000840312858	MARATHON PETRO054957	MACON	GA	\$24.41
06/13/13	06/14/13	24231683165837004792172	FAMILY DOLLAR #5252	MACON	GA	\$10.70
06/13/13	06/14/13	7273444316500000498043	7-21 FOOD MART/3609 PIO	MACON	GA	\$142.50
TOTAL PURCHASES AND CASH ADVANCES						\$1,718.65

FEES

Trans Date	Post Date	Reference No.	Description	Amount
06/07/13	06/07/13	72977703157000065259739	ATM CASH ADVANCE FEE	\$0.50
06/07/13	06/07/13	7273475315800000275257	ATM CASH ADVANCE FEE	\$0.50
06/10/13	06/10/13	72734753159000208025499	ATM CASH ADVANCE FEE	\$0.50
06/11/13	06/11/13	72734083161000180271044	ATM CASH ADVANCE FEE	\$0.50
06/12/13	06/12/13	72717383162000171636472	ATM CASH ADVANCE FEE	\$0.50
06/13/13	06/13/13	72736203163000201790667	ATM CASH ADVANCE FEE	\$0.50
06/14/13	06/14/13	7273444316500000498043	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$3.50

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$5.50
Total Interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

July 2013



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$890.34	New Balance	-\$2,059.56	Credit Card Services
Payments	-\$6,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$26.15	Payment Due Date	08/12/2013	
Purchases	+\$1,193.70			Send Billing Inquiries To:
Cash Advances	+\$3,651.70	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$11.53	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$2,059.56			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	07/15/2013			navyfederal.org.
Days in Billing Cycle	30			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
1,998	1,170	0	0	0	3,168
	Points Expiring By Next Billing Statement:		0		
	Points Expiring in Two Billing Statements:		0		
	Points Expiring in Three Billing Statements:		0		
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
06/19/13	06/19/13	74060953170064390610006	NFO PAYMENT RECEIVED	\$2,000.00-
06/28/13	07/01/13	74455013180141000153454	WAL-MART #1153 SE2 MACON GA	\$26.15-
06/29/13	07/01/13	74060953182060140700002	NFO PAYMENT RECEIVED	\$2,000.00-
07/10/13	07/10/13	74060953191064290710000	NFO PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$6,026.15-

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
06/13/13	06/17/13	24707803165714711821421	7-7-21 PETROLEUM CORPORATMACON GA	\$25.00
06/24/13	06/17/13	72736203165000220268115	MACON FLEA M-1/3670 EISENMACON GA	\$202.50
06/25/13	06/17/13	24226383167091004591620	WAL-MART #1153 MACON GA	\$109.23
06/25/13	06/17/13	24431053167838003296274	MURPHY6715ATWALMRT MACON GA	\$26.22
06/26/13	06/17/13	24224433168104008694938	BELLE FOODS #706 MACON GA	\$87.51
06/27/13	06/18/13	24430993169400801085981	MSFT *OFFICE 800-642-7676 WA	\$9.99
06/28/13	06/19/13	74245003169061816126257	LIVECAREER* ORDER#- 2070 myperfectresu	\$1.00
06/28/13	06/19/13	74245003169061816128402	LIVECAREER* ORDER#- 2070 myperfectresu	\$1.95
06/28/13	06/19/13	24431063170286363600277	ARBYS 0162 MACON GA	\$6.95
06/28/13	06/19/13	72936123169000656006306	STATE BANK & T/3945 PIO NMACON GA	\$143.00

July 2013

Trans Date	Post Date	Reference No.	Description	MA	GA	Amount
06/19/13	06/20/13	24224433171104028688758	POPEYE'S # 136	MA	GA	\$21.59
06/19/13	06/20/13	72755063170000151825047	Yug Food Mart/3701 PIO	MA	GA	\$102.00
06/20/13	06/21/13	72714913171000134195935	BANK OF AMERICA/*KROGER #4	MA	GA	\$142.00
06/20/13	06/21/13	24226383172091000970979	WAL-MART #1153	MA	GA	\$91.46
06/20/13	06/24/13	24431053172838003317099	MURPHY6715ATWALMRT	MA	GA	\$31.06
06/20/13	06/24/13	24625123172431467530071	CHEVRON 00053094	MA	GA	\$23.78
06/21/13	06/24/13	72736203172000200731208	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
06/21/13	06/24/13	24427333172720049613198	MCDONALD'S F13421	MA	GA	\$7.90
06/22/13	06/24/13	72977553173000214395722	Cardtronics CC/5011 ROMEI	MA	GA	\$102.95
06/22/13	06/24/13	24164073174860310746728	CAPTAIN DS 3181334000	MA	GA	\$9.94
06/22/13	06/24/13	24431053174838003329654	MURPHY6715ATWALMRT	MA	GA	\$14.22
06/22/13	06/24/13	24607943174200145800045	CC WINGS AND FISH	MA	GA	\$27.79
06/23/13	06/24/13	24431063175286363100158	ARBY'S 0162	MA	GA	\$5.33
06/23/13	06/25/13	24639233175900016502961	SMART DEPOSIT	866-3940490	MA	\$34.25
06/24/13	06/25/13	24186163176206999100442	BURGER KING #8469	MA	GA	\$5.77
06/25/13	06/26/13	24226383177091007620838	WAL-MART #1153	MA	GA	\$41.63
06/25/13	06/26/13	24231683177837001835335	FAMILY DOLLAR #5252	MA	GA	\$8.03
06/25/13	06/26/13	24427333176720054699716	SONIC DRIVE IN #4576	MA	GA	\$23.83
06/25/13	06/26/13	72736203176000111335483	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
06/25/13	06/26/13	72736203176000230180703	EXPRESS FOOD-1/701 EISENH	MA	GA	\$101.75
06/25/13	06/27/13	24761973177116299010767	ZAXBY'S 09101 Q31	MA	GA	\$17.51
06/26/13	06/27/13	24455013177141008496657	WAL-MART #2890	MA	GA	\$68.24
06/26/13	06/28/13	24445003178100132312944	WENDYS	MA	GA	\$7.27
06/26/13	06/28/13	24431053178200455052381	MYCAREPACK.COM - 188093	813-854-4264	FL	\$29.25
06/27/13	06/28/13	72733313178000188490029	CAPITAL CITY/5981 ZEBULON	MA	GA	\$103.00
06/27/13	06/28/13	72714913178000223483120	BANK OF AMERICA/*MACON MAL	MA	GA	\$203.00
06/27/13	07/01/13	24164073179860310839791	CAPTAIN DS 3181334000	MA	GA	\$29.82
06/27/13	07/01/13	24625123179431530816625	CHEVRON 00053094	MA	GA	\$27.15
06/28/13	07/01/13	72977703179000075258527	RACEWAY #6728/4331 PIO	MA	GA	\$122.75
06/29/13	07/01/13	72736203181000000145145	EXPRESS PACK-1/701 EISENH	MA	GA	\$202.00
06/29/13	07/01/13	72736203180000240930555	RACE WAY-16369/6001 HARRI	MA	GA	\$102.50
06/29/13	07/01/13	24231683181837003726973	FAMILY DOLLAR #5252	MA	GA	\$28.09
07/01/13	07/02/13	24231683183837005380744	FAMILY DOLLAR #5252	MA	GA	\$3.21
07/02/13	07/03/13	24226383184091006301829	WAL-MART #1153	MA	GA	\$100.39
07/02/13	07/03/13	24427333183720045376201	MCDONALD'S F13421	MA	GA	\$11.95
07/02/13	07/03/13	72736203183000211488969	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
07/03/13	07/04/13	24692163184000141415346	VZWRLSS*PREPAID PYMNT	888-294-6804	CA	\$20.75
07/03/13	07/04/13	24226383185091001668122	WAL-MART #1153	MA	GA	\$36.89
07/03/13	07/04/13	24210733185206888000801	SONNY'S BBQ #138	MA	GA	\$15.60
07/04/13	07/05/13	72736203186000011465974	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
07/05/13	07/08/13	24231683187200000000054	DAIRY QUEEN #11667	MA	GA	\$15.37

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	MA	GA	Amount
07/05/13	07/08/13	24427333186720053743711	SONIC DRIVE IN #4576	MA	GA	\$6.61
07/05/13	07/08/13	24387753187004039159359	AEROPOSTALE #264	MA	GA	\$62.52
07/05/13	07/08/13	24387753187004039159367	AEROPOSTALE #264	MA	GA	\$29.65
07/05/13	07/08/13	24445003187100136214780	WENDYS	MA	GA	\$15.80
07/06/13	07/08/13	72736203187000191520548	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
07/06/13	07/08/13	24692163188000669978143	CHECKERS 6155	MA	GA	\$12.06
07/07/13	07/08/13	24427333188720039891699	MCDONALD'S F13421	MA	GA	\$4.80
07/08/13	07/09/13	72936123189000050225565	STATE BANK & T/4699 LOG	MA	GA	\$143.00
07/09/13	07/10/13	72736203190000140410994	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
07/09/13	07/10/13	7271491319100004734140	BANK OF AMERICA/*KINDER CEN	MA	GA	\$142.00
07/09/13	07/11/13	24186163191401070999835	BURGER KING #334	MA	GA	\$4.79
07/11/13	07/12/13	72714913192000113942591	BANK OF AMERICA/*KINDER CEN	MA	GA	\$202.00
07/11/13	07/12/13	24427333192720045826006	MCDONALD'S F13421	MA	GA	\$5.19
07/10/13	07/12/13	24186163192401071099766	BURGER KING #334	MA	GA	\$4.58
07/12/13	07/15/13	72736203193000131604172	EXPRESS FOOD-1/701 EISENH	MA	GA	\$201.75
07/13/13	07/15/13	72714913194000058343092	BANK OF AMERICA/*SOUTH PLAMA	MA	GA	\$83.00
07/13/13	07/15/13	72714913194000173406584	BANK OF AMERICA/*KINDER CEN	MA	GA	\$142.00
07/14/13	07/15/13	24445003196000141064056	STEAK N SHAKE	MA	GA	\$5.87
07/14/13	07/15/13	24226383196091003820116	WAL-MART #1153	MA	GA	\$15.91
			TOTAL PURCHASES AND CASH ADVANCES			\$4,845.40

FEES

Trans Date	Post Date	Reference No.	Description	Amount
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July 2013

06/17/13	06/17/13	72736203165000220268115	ATM CASH ADVANCE FEE	\$0.50
06/19/13	06/19/13	74245003169061816126257	FOREIGN TRANSACTION FEE	\$0.01
06/19/13	06/19/13	74245003169061816128402	FOREIGN TRANSACTION FEE	\$0.02
06/19/13	06/19/13	72936123169000656006306	ATM CASH ADVANCE FEE	\$0.50
06/20/13	06/20/13	72755063170000151825047	ATM CASH ADVANCE FEE	\$0.50
06/21/13	06/21/13	72714913171000134195935	ATM CASH ADVANCE FEE	\$0.50
06/24/13	06/24/13	72736203172000200731208	ATM CASH ADVANCE FEE	\$0.50
06/24/13	06/24/13	72977553173000214395722	ATM CASH ADVANCE FEE	\$0.50
06/26/13	06/26/13	72736203176000111335483	ATM CASH ADVANCE FEE	\$0.50
06/26/13	06/26/13	72736203176000230180703	ATM CASH ADVANCE FEE	\$0.50
06/28/13	06/28/13	72733313178000188490029	ATM CASH ADVANCE FEE	\$0.50
06/28/13	06/28/13	72714913178000223483120	ATM CASH ADVANCE FEE	\$0.50
07/01/13	07/01/13	72977703179000075258527	ATM CASH ADVANCE FEE	\$0.50
07/01/13	07/01/13	72736203181000000145145	ATM CASH ADVANCE FEE	\$0.50
07/01/13	07/01/13	72736203180000140930555	ATM CASH ADVANCE FEE	\$0.50
07/03/13	07/03/13	72736203183000211488969	ATM CASH ADVANCE FEE	\$0.50
07/05/13	07/05/13	72736203186000011465974	ATM CASH ADVANCE FEE	\$0.50
07/08/13	07/08/13	72736203187000191520548	ATM CASH ADVANCE FEE	\$0.50
07/09/13	07/09/13	72936123189000050225565	ATM CASH ADVANCE FEE	\$0.50
07/10/13	07/10/13	72736203190000140410994	ATM CASH ADVANCE FEE	\$0.50
07/10/13	07/10/13	72714913191000004734140	ATM CASH ADVANCE FEE	\$0.50
07/12/13	07/12/13	72714913192000113942591	ATM CASH ADVANCE FEE	\$0.50
07/15/13	07/15/13	72736203193000131604172	ATM CASH ADVANCE FEE	\$0.50
07/15/13	07/15/13	72714913194000058343092	ATM CASH ADVANCE FEE	\$0.50
07/15/13	07/15/13	72714913194000173406584	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$11.53

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$17.03
Total Interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

August 2013



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$2,059.56	New Balance	-\$2,214.14	Credit Card Services
Payments	-\$4,500.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	09/12/2013	
Purchases	+\$1,298.94			Send Billing Inquiries To:
Cash Advances	+\$3,037.05	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$9.43	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$2,214.14			Send Payments To:
		Minimum Payment warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	08/15/2013			navyfederal.org.
Days in Billing Cycle	31			

If you would like information about credit counseling services, go to http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
3,168	1,301	0	0	0	4,469
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
07/26/13	07/26/13	74060953207068340720002	NFO PAYMENT RECEIVED	\$2,500.00-
08/12/13	08/12/13	74060953224066330810006	NFO PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$4,500.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
07/14/13	07/16/13	24246513196709000024618	KMART 3661 MACON GA	\$8.55

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
07/16/13	07/17/13	24692163197000825332903	TRACFONE *AIRTIME TRACFONE.COM FL	\$26.16
07/16/13	07/17/13	24164073197255019878893	SUBWAY 03172863 MACON GA	\$12.84
07/16/13	07/17/13	24431063198286364400014	ARBYS 0162 MACON GA	\$8.00
07/16/13	07/17/13	72736203197000141063571	EXPRESS FOOD-1/701 EISENHMACON GA	\$101.75
07/16/13	07/17/13	72734083197000210194370	E 2 FOOD MART/3010 HOUSTONMACON GA	\$202.00
07/17/13	07/18/13	24427333198720045629032	MCDONALD'S F21030 MACON GA	\$3.84
07/17/13	07/18/13	24226383199091001567690	WAL-MART #1153 MACON GA	\$11.22
07/17/13	07/19/13	24445003199100127105209	WENDYS MACON GA	\$13.74
07/17/13	07/19/13	24431053199200053953100	MYCAREPACK.COM - 188093 813-854-4264 FL	\$29.25

August 2013

Trans Date	Post Date	Reference No.	Description	Amount
07/16/13	07/19/13	24639233199900018905974	SMART DEPOSIT 866-3940490 MA	\$34.25
07/17/13	07/19/13	24186163199401071799640	BURGER KING #334 MACON GA	\$4.79
07/18/13	07/19/13	72714913199000168778604	BANK OF AMERICA/*MACON MALMACON GA	\$303.00
07/18/13	07/22/13	24387753200004046633944	AEROPOSTALE #264 MACON GA	\$76.00
07/18/13	07/22/13	24186163200401071899769	BURGER KING #334 MACON GA	\$4.15
07/20/13	07/22/13	24431063201207562401443	WAFFLE HOUSE 0040 MACON GA	\$41.70
07/20/13	07/22/13	72734083201000173213476	E Z FOOD MART/3010 HOUSTONMACON GA	\$202.00
07/22/13	07/23/13	24692163203000991424031	TRACFONE *AIRTIME TRACFONE.COM FL	\$36.33
07/22/13	07/23/13	24625673203091053000017	LSFDATE.COM 888-285-9533 CA	\$39.99
07/22/13	07/24/13	24431053204838003486722	MURPHY6715ATWALMRT MACON GA	\$30.00
07/23/13	07/25/13	24639233205900019606060	SMART DEPOSIT 866-3940490 MA	\$55.50
07/24/13	07/25/13	72701213205000147980711	ROBINS FEDERAL/2930 RiverMACON GA	\$62.00
07/24/13	07/26/13	24445003206100130189076	KRYSTAL MAC004 MACON GA	\$4.80
07/22/13	07/26/13	74771273206329305988636	ADACET.NET (877)990-0105	\$38.74
07/25/13	07/26/13	24445003206300147081817	GOLDEN CORRAL 2554 MACON GA	\$22.64
07/24/13	07/26/13	24223693206980048093999	US DELI MACON GA	\$22.65
07/25/13	07/26/13	24226383207091007683186	WAL-MART #1153 MACON GA	\$56.05
07/25/13	07/26/13	72936123206000957310212	STATE BANK & T/4699 LOG CMACON GA	\$203.00
07/25/13	07/26/13	24445003207000149956250	STEAK N SHAKE MACON GA	\$5.33
07/26/13	07/29/13	72736203207000190697202	EXPRESS FOOD-1/701 EISENHMACON GA	\$141.75
07/27/13	07/29/13	24445003208100142441489	KRYSTAL MAC004 MACON GA	\$16.84
07/27/13	07/29/13	72714913208000184440899	BANK OF AMERICA/*MACON MALMACON GA	\$303.00
07/26/13	07/29/13	24559303209402070010269	MRS WINNERS MACON GA	\$16.55
07/27/13	07/29/13	24692163209000280235571	CHECKERS 6155 MACON GA	\$9.10
07/30/13	07/31/13	24231683212837002687427	FAMILY DOLLAR #5252 MACON GA	\$19.49
07/30/13	07/31/13	72714913211000224953799	BANK OF AMERICA/*KINDER CEMACON GA	\$202.00
07/30/13	08/01/13	24639233212900010304443	SMART DEPOSIT 866-3940490 MA	\$55.50
07/31/13	08/01/13	74771273212330309616431	DUBTAG.NET (888)832-7348	\$37.19
07/31/13	08/01/13	72736203213000001886699	EXPRESS FOOD-1/701 EISENHMACON GA	\$101.75
07/31/13	08/01/13	24231683213837003332378	FAMILY DOLLAR #5252 MACON GA	\$8.03
08/02/13	08/02/13	24231683214200000000077	DAIRY QUEEN #11667 MACON GA	\$15.37
08/01/13	08/02/13	24427333213720048724898	MCDONALD'S F13421 MACON GA	\$6.31
08/01/13	08/02/13	72714913213000177298273	BANK OF AMERICA/*KROGER #4MACON GA	\$202.00
08/02/13	08/05/13	24430993214400806225025	MSFT *OFFICE 800-642-7676 MA	\$9.99
08/02/13	08/05/13	24427333214720051213887	MCDONALD'S F359 MACON GA	\$6.47
08/02/13	08/05/13	24231683215837007915747	FAMILY DOLLAR #5426 MACON GA	\$9.63
08/02/13	08/05/13	24231683215837007942261	FAMILY DOLLAR #5426 MACON GA	\$4.28
08/02/13	08/05/13	24164073215860310033904	CAPTAIN DS 31811334000 MACON GA	\$9.81
08/02/13	08/05/13	24445003215200104129535	CVS PHARMACY #4765 Q03 MACON GA	\$42.56
08/03/13	08/05/13	24427333215720047311349	MCDONALD'S F13421 MACON GA	\$6.68
08/04/13	08/05/13	24431063217286363300014	ARBYS 0162 MACON GA	\$6.09
08/04/13	08/06/13	24639233217900010807838	SMART DEPOSIT 866-3940490 MA	\$55.50

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
08/04/13	08/06/13	24445003217100122071131	KRYSTAL MAC004 MACON GA	\$6.60
08/05/13	08/06/13	24692163217000222300103	CHECKERS 6155 MACON GA	\$13.84
08/05/13	08/06/13	72736203217000230832072	EXPRESS FOOD-1/701 EISENHMACON GA	\$201.75
08/05/13	08/07/13	24559303218402170010374	MRS WINNERS MACON GA	\$6.41
08/07/13	08/08/13	74771273219331314286874	JAYDIS.NET (877)963-8757	\$39.62
08/07/13	08/08/13	24186163220286799900601	BURGER KING #6382 MACON GA	\$4.68
08/07/13	08/08/13	24607943220200145600126	CC WINGS AND FISH MACON GA	\$24.46
08/07/13	08/08/13	72736203219000200613195	EXPRESS FOOD-1/701 EISENHMACON GA	\$201.75
08/08/13	08/09/13	24692163220000230408919	TRACFONE *AIRTIME TRACFONE.COM FL	\$36.33
08/08/13	08/09/13	24692163220000356660400	CHECKERS 6155 MACON GA	\$11.31
08/08/13	08/09/13	72714913220000228672220	BANK OF AMERICA/*MACON DENMACON GA	\$143.00
08/08/13	08/12/13	24186163221401080898989	BURGER KING #334 MACON GA	\$14.20
08/08/13	08/12/13	24186163221401080899466	BURGER KING #334 MACON GA	\$4.90
08/09/13	08/12/13	72734753221000162836034	THE PLAZA MART/2090 HOUSTONMACON GA	\$162.80
08/10/13	08/12/13	24692163222000193088946	VESTA *BOOST 888-440-9958 OR	\$59.60
08/10/13	08/12/13	72736203223000011198083	EXPRESS FOOD-1/701 EISENHMACON GA	\$101.75
08/11/13	08/12/13	24445003223100101103352	KRYSTAL MAC004 MACON GA	\$8.59
08/11/13	08/13/13	24246513224709000022402	KMART 3661 MACON GA	\$24.57
08/12/13	08/13/13	24231683225200000000280	DAIRY QUEEN #11667 MACON GA	\$19.43
08/12/13	08/14/13	24445003225100129977629	CVS PHARMACY #4765 Q03 MACON GA	\$10.49
08/13/13	08/14/13	72736203225000220222193	EXPRESS FOOD-1/701 EISENHMACON GA	\$201.75

August 2013

08/14/13	08/15/13	24692163226000369557993	TRACFONE *AIRTIME	TRACFONE.COM FL	\$26.16
08/13/13	08/15/13	24639233226900011801326	SMART DEPOSIT	866-3940490 MA	\$44.25
08/14/13	08/15/13	24224433227104027480003	POPEYE'S # 136	MACON GA	\$21.59
TOTAL PURCHASES AND CASH ADVANCES					\$4,335.99

FEES

Trans Date	Post Date	Reference No.	Description	Amount
07/17/13	07/17/13	72736203197000141063571	ATM CASH ADVANCE FEE	\$0.50
07/17/13	07/17/13	72734083197000210194370	ATM CASH ADVANCE FEE	\$0.50
07/19/13	07/19/13	72714913199000168778604	ATM CASH ADVANCE FEE	\$0.50
07/22/13	07/22/13	72734083201000173213476	ATM CASH ADVANCE FEE	\$0.50
07/25/13	07/25/13	72701213205000147980711	ATM CASH ADVANCE FEE	\$0.50
07/26/13	07/26/13	74771273206329305988636	FOREIGN TRANSACTION FEE	\$0.31
07/26/13	07/26/13	72936123206000957310212	ATM CASH ADVANCE FEE	\$0.50
07/29/13	07/29/13	72736203207000190697202	ATM CASH ADVANCE FEE	\$0.50
07/29/13	07/29/13	72714913208000184440899	ATM CASH ADVANCE FEE	\$0.50
07/31/13	07/31/13	72714913211000224953799	ATM CASH ADVANCE FEE	\$0.50
08/01/13	08/01/13	74771273212330309616431	FOREIGN TRANSACTION FEE	\$0.30
08/01/13	08/01/13	72736203213000001886699	ATM CASH ADVANCE FEE	\$0.50
08/02/13	08/02/13	72714913213000177298273	ATM CASH ADVANCE FEE	\$0.50
08/06/13	08/06/13	72736203217000230832072	ATM CASH ADVANCE FEE	\$0.50
08/08/13	08/08/13	74771273219331314286874	FOREIGN TRANSACTION FEE	\$0.32
08/08/13	08/08/13	72736203219000200613195	ATM CASH ADVANCE FEE	\$0.50
08/09/13	08/09/13	72714913220000228672220	ATM CASH ADVANCE FEE	\$0.50
08/12/13	08/12/13	72734753221000162836034	ATM CASH ADVANCE FEE	\$0.50
08/12/13	08/12/13	72736203223000011198083	ATM CASH ADVANCE FEE	\$0.50
08/14/13	08/14/13	72736203225000220222193	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$9.43

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$26.46
Total Interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

September 2013



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	- \$2,214.14	New Balance	- \$986.52	Credit Card Services
Payments	- \$2,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	- \$0.00	Payment Due Date	10/12/2013	
Purchases	+ \$1,278.45			Send Billing Inquiries To:
Cash Advances	+ \$1,942.55	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+ \$6.62	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+ \$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	- \$986.52			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			
Available Credit	\$500.00			To view your account
Statement Closing Date	09/15/2013			online visit
Days in Billing Cycle	31			navyfederal.org.

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
4,469	1,280	0	0	0	5,749
	Points Expiring By Next Billing Statement:	0			
	Points Expiring in Two Billing Statements:	0			
	Points Expiring in Three Billing Statements:	0			
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
08/27/13	08/27/13	74060953239115530820001	MOB PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$2,000.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
08/15/13	08/16/13	72736203227000171559732	DONG & KYUNG I/277 WalnutMacon GA	\$201.75
08/15/13	08/19/13	24692163228000343720657	REDBOX *DVD RENTAL OAKBROOK TER IL	\$1.28

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
08/16/13	08/19/13	72714913228000174063970	BANK OF AMERIC/*KINDER CEMACON GA	\$202.00
08/17/13	08/19/13	24445003229100144844966	KRYSTAL MAC004 MACON GA	\$18.49
08/17/13	08/19/13	72984233230000003443007	WALMART/6020 HARRISON ROAMACON GA	\$201.50
08/17/13	08/19/13	24226383230091007520876	WAL-MART #1153 MACON GA	\$44.73
08/18/13	08/19/13	24692163230000893006321	TRACFONE *AIRTIME TRACFONE.COM FL	\$26.16
08/20/13	08/21/13	72734753232000155515337	THE PLAZA MART/2090 HOUSTMACON GA	\$202.80
08/20/13	08/22/13	24164073233860310074310	CAPTAIN DS 31811334000 MACON GA	\$23.88
08/20/13	08/22/13	24445003233100132692454	WENDYS MACON GA	\$15.07
08/21/13	08/22/13	24692163233000956556706	TRACFONE *AIRTIME TRACFONE.COM FL	\$31.25

September 2013

08/20/13	08/22/13	24639233233900012607319	SMART DEPOSIT	866-3940490 MA		\$55.50
08/21/13	08/22/13	24625673233091053000011	LSFDATE.COM	888-285-9533 CA		\$39.99
08/21/13	08/22/13	24692163233000194686364	REDBOX *DVD RENTAL	866-733-2693 IL		\$11.56
08/21/13	08/22/13	24210733234207610100506	JL'S BAR-B-Q	MACON GA		\$38.45
08/22/13	08/23/13	24431063235286363100503	ARBYS 0162	MACON GA		\$6.95
08/22/13	08/23/13	24231683235837007407766	FAMILY DOLLAR #5252	MACON GA		\$21.95
08/22/13	08/23/13	72736203234000170546053	EXPRESS FOOD-1/701 EISENHMA	MACON GA		\$201.75
08/23/13	08/26/13	24226383236091006412566	WAL-MART #1153	MACON GA		\$46.40
08/23/13	08/26/13	72736203235000201681696	EXPRESS FOOD-1/701 EISENHMA	MACON GA		\$141.75
08/23/13	08/26/13	24073143237900018556593	AAA CARWASH & MINI STORAGE	MACON GA		\$8.00
08/25/13	08/26/13	24692163237000404166104	TRACFONE *AIRTIME	TRACFONE.COM FL		\$31.25
08/25/13	08/26/13	72734593238000035709039	MM GAS AND FOO/2760 MOUNT	MACON GA		\$102.00
08/26/13	08/27/13	24792623239691679321562	RITE AID STORE #11842	MACON GA		\$22.41
08/26/13	08/27/13	72736203238000210859868	EXPRESS FOOD-1/701 EISENHMA	MACON GA		\$61.75
08/27/13	08/28/13	24692163239000132956220	TRACFONE *AIRTIME	TRACFONE.COM FL		\$21.08
08/27/13	08/28/13	24692163239000252914165	CHECKERS 6155	MACON GA		\$14.40
08/26/13	08/28/13	24223693239980048093990	US DELI	MACON GA		\$16.24
08/27/13	08/28/13	72736203239000230268230	EXPRESS FOOD-1/701 EISENHMA	MACON GA		\$201.75
08/27/13	08/28/13	24607943240200145300137	CC WINGS AND FISH	MACON GA		\$23.52
08/27/13	08/29/13	24639233240900013303596	SMART DEPOSIT	866-3940490 MA		\$55.50
08/28/13	08/29/13	24692163240000691181837	REDBOX *DVD RENTAL	866-733-2693 IL		\$21.83
08/28/13	08/29/13	24427333240720056423711	SONIC DRIVE IN #4576	MACON GA		\$4.47
08/28/13	08/30/13	24164073241860310248674	CAPTAIN DS 31811334000	MACON GA		\$20.85
08/28/13	08/30/13	24164073241957000077023	APPLEBEES 845744244176	MACON GA		\$35.00
08/29/13	08/30/13	24224433242103006820438	BIBB STATE COURT	478-621-6330 GA		\$119.00
08/29/13	08/30/13	72736203241000191788222	EXPRESS FOOD-1/701 EISENHMA	MACON GA		\$161.75
08/30/13	09/02/13	24692163242000226148754	TRACFONE *AIRTIME	TRACFONE.COM FL		\$26.16
08/30/13	09/02/13	74771273242334328883232	DUBTAG.NET	(888)832-7348		\$37.19
08/30/13	09/02/13	24226383243091002251498	WAL-MART #1153	MACON GA		\$41.20
08/31/13	09/02/13	72977703243000095385567	ROCKYS EXPRESS/3350	HOUSTMA	GA	\$161.75
09/01/13	09/02/13	24430993245400800265244	MSFT *OFFICE	800-642-7676 WA		\$9.99
09/02/13	09/04/13	24246513246709000045829	KMART 3661	MACON GA		\$36.65
09/03/13	09/04/13	24445003247600106940510	WALGREENS #6780	MACON GA		\$94.56
09/03/13	09/05/13	24639233247900014004709	SMART DEPOSIT	866-3940490 MA		\$55.50
09/03/13	09/05/13	24122473247900018700027	AMERICAN WINGS AND DELI	MACON GA		\$16.53
09/04/13	09/05/13	24692163247000318611946	REDBOX *DVD RENTAL	866-733-2693 IL		\$11.56
09/04/13	09/05/13	24226383248091004057195	WAL-MART #1153	MACON GA		\$116.56
09/04/13	09/05/13	72734573247000140357899	PALAGAN FOOD M/3970	HOUSTMA	GA	\$102.00
09/04/13	09/06/13	24761973248116369011138	ZAXBY'S 09101 Q31	MACON GA		\$17.72
09/06/13	09/09/13	74771273249335333798995	JAYDIS.NET	(877)963-8757		\$39.62
			TOTAL PURCHASES AND CASH ADVANCES			\$3,221.00

TRANSACTIONS

FEES

Trans Date	Post Date	Reference No.	Description	Amount
08/16/13	08/16/13	72736203227000171559732	ATM CASH ADVANCE FEE	\$0.50
08/19/13	08/19/13	72714913228000174063970	ATM CASH ADVANCE FEE	\$0.50
08/19/13	08/19/13	7298423323000003443007	ATM CASH ADVANCE FEE	\$0.50
08/21/13	08/21/13	72734753232000155515337	ATM CASH ADVANCE FEE	\$0.50
08/23/13	08/23/13	72736203234000170546053	ATM CASH ADVANCE FEE	\$0.50
08/26/13	08/26/13	72736203235000201681696	ATM CASH ADVANCE FEE	\$0.50
08/26/13	08/26/13	72734593238000035709039	ATM CASH ADVANCE FEE	\$0.50
08/27/13	08/27/13	72736203238000210859868	ATM CASH ADVANCE FEE	\$0.50
08/28/13	08/28/13	72736203239000230268230	ATM CASH ADVANCE FEE	\$0.50
08/30/13	08/30/13	72736203241000191788222	ATM CASH ADVANCE FEE	\$0.50
09/02/13	09/02/13	74771273242334328883232	FOREIGN TRANSACTION FEE	\$0.30
09/02/13	09/02/13	72977703243000095385567	ATM CASH ADVANCE FEE	\$0.50
09/05/13	09/05/13	72734573247000140357899	ATM CASH ADVANCE FEE	\$0.50
09/09/13	09/09/13	74771273249335333798995	FOREIGN TRANSACTION FEE	\$0.32
			TOTAL FEES	\$6.62

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$33.08
Total interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
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October 2013



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$986.52	New Balance	-\$981.85	Credit Card Services
Payments	-\$2,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$62.00	Payment Due Date	11/12/2013	
Purchases	+\$797.75			Send Billing Inquiries To:
Cash Advances	+\$1,262.80	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$6.12	minimum payment by the date listed above, you		P.O. Box 3501
Interest charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$981.85			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	10/15/2013			navyfederal.org.
Days in Billing Cycle	30			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
5,749	797	0	0	0	6,546
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
10/07/13	10/07/13	7406095328011118100009	MOB PAYMENT RECEIVED	\$2,000.00-
10/14/13	10/15/13	72734083287000220314068	E Z FOOD MART/3010 HOUSTOMACON GA	\$62.00-
			TOTAL PAYMENTS AND CREDITS	\$2,062.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
09/20/13	09/23/13	24625673263091059000026	LSFDATE.COM 888-285-9533 CA	\$39.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
09/26/13	09/27/13	24692163269000264895751	REDBOX *DVD RENTAL 866-733-2693 IL	\$53.93
10/01/13	10/02/13	74771273274339351176934	DUBTAG.NET (888)832-7348	\$37.19
10/01/13	10/02/13	24430993275400808226878	MSFT *OFFICE 800-642-7676 WA	\$9.99
10/03/13	10/04/13	24455013276141005895521	WAL-MART #1153 MACON GA	\$127.53
10/03/13	10/04/13	72755063276000223253445	STAR NE/501 MARTIN LUTHERFORD VALLEY GA	\$42.00
10/03/13	10/04/13	72714913277000004257677	BANK OF AMERIC/*KINDER CEMACON GA	\$202.00
10/03/13	10/07/13	24445003277100147307814	WENDYS MACON GA	\$16.66
10/04/13	10/07/13	24607943278200145500038	CC WINGS AND FISH MACON GA	\$20.30
10/04/13	10/07/13	24445003278200117021322	KRYSTAL MAC004 MACON GA	\$11.37

October 2013

10/05/13	10/07/13	72714913278000157582797	BANK OF AMERIC/*KROGER 41MACON	GA	\$202.00
10/05/13	10/07/13	24226383279091005172375	WAL-MART #1153 MACON	GA	\$22.16
10/06/13	10/07/13	24445003279100154234446	KRYSTAL MAC004 MACON	GA	\$21.62
10/06/13	10/07/13	24692163279000026503063	TRACFONE *AIRTIME TRACFONE.COM FL		\$31.25
10/06/13	10/07/13	74771273279339354717952	JAYDIS.NET (877)963-8757		\$39.62
10/05/13	10/07/13	24073143279900012658493	AAA CARNASH & MINI STORAGMACON	GA	\$10.00
10/06/13	10/07/13	24427333279720044892724	MCDONALD'S F25466 MACON	GA	\$4.39
10/06/13	10/07/13	72734753279000160063004	THE PLAZA MART/2090 HOUSTMACON	GA	\$102.80
10/07/13	10/08/13	24692163280000506651892	CHECKERS 6155 MACON	GA	\$7.09
10/08/13	10/09/13	24431063282286363800260	ARBY'S 0162 MACON	GA	\$12.17
10/08/13	10/09/13	24607943282200145800127	CC WINGS AND FISH MACON	GA	\$27.46
10/08/13	10/10/13	24639233282900018404877	SMART DEPOSIT 866-3940490 MA		\$55.50
10/08/13	10/10/13	24431063282207552300524	WAFFLE HOUSE 0218 MACON	GA	\$58.06
10/08/13	10/10/13	24254773282451407300036	LE NAILS MACON	GA	\$32.00
10/09/13	10/10/13	24427333282720047167715	MCDONALD'S F25466 MACON	GA	\$8.44
10/09/13	10/10/13	72736203283000010885513	EXPRESS FOOD-1/701 EISENHMACON	GA	\$141.75
10/09/13	10/10/13	72736203282000211526701	EXPRESS FOOD-1/701 EISENHMACON	GA	\$101.75
10/09/13	10/11/13	24445003283100140984603	WENDY'S MACON	GA	\$18.87
10/10/13	10/11/13	72736203284000020436843	EXPRESS FOOD-1/701 EISENHMACON	GA	\$61.75
10/10/13	10/14/13	24431053284838003867031	MURPHY6715ATWALMRT MACON	GA	\$21.59
10/11/13	10/14/13	24427333284720052456068	MCDONALD'S F359 MACON	GA	\$19.87
10/13/13	10/14/13	72936123286000142245995	STATE BANK & T/4699 LOG CMACON	GA	\$103.00
10/12/13	10/14/13	24427333285720049319451	MCDONALD'S F25466 MACON	GA	\$11.81
10/13/13	10/14/13	72736203286000210705161	EXPRESS FOOD-1/701 EISENHMACON	GA	\$201.75
10/13/13	10/15/13	24164073287860311117832	CAPTAIN DS 31811334000 MACON	GA	\$14.74
10/14/13	10/15/13	24692163287000996184837	TRACFONE *AIRTIME TRACFONE.COM FL		\$31.25
10/13/13	10/15/13	24692163287000015569158	ZAXBY'S #09101 MACON	GA	\$18.36
10/13/13	10/15/13	24231683287837004511120	FAMILY DOLLAR #10190 MACON	GA	\$5.35
10/14/13	10/15/13	24692163287000118798951	CHECKERS 6155 MACON	GA	\$9.19
10/14/13	10/15/13	72734083287000220314068	E Z FOOD MART/3010 HOUSTMACON	GA	\$62.00
10/14/13	10/15/13	72734083287000220316030	E Z FOOD MART/3010 HOUSTMACON	GA	\$42.00
TOTAL PURCHASES AND CASH ADVANCES					\$2,060.55

FEES

Trans Date	Post Date	Reference No.	Description	Amount
10/02/13	10/02/13	74771273274339351176934	FOREIGN TRANSACTION FEE	\$0.30
10/04/13	10/04/13	72755063276000223253445	ATM CASH ADVANCE FEE	\$0.50
10/04/13	10/04/13	72714913277000004257677	ATM CASH ADVANCE FEE	\$0.50
10/07/13	10/07/13	72714913278000157582797	ATM CASH ADVANCE FEE	\$0.50
10/07/13	10/07/13	74771273279339354717952	FOREIGN TRANSACTION FEE	\$0.32
10/07/13	10/07/13	72734753279000160063004	ATM CASH ADVANCE FEE	\$0.50
10/10/13	10/10/13	72736203283000010885513	ATM CASH ADVANCE FEE	\$0.50
10/10/13	10/10/13	72736203282000211526701	ATM CASH ADVANCE FEE	\$0.50

TRANSACTIONS

FEES

Trans Date	Post Date	Reference No.	Description	Amount
10/11/13	10/11/13	72736203284000020436843	ATM CASH ADVANCE FEE	\$0.50
10/14/13	10/14/13	72936123286000142245995	ATM CASH ADVANCE FEE	\$0.50
10/14/13	10/14/13	72736203286000210705161	ATM CASH ADVANCE FEE	\$0.50
10/15/13	10/15/13	72734083287000220314068	ATM CASH ADVANCE FEE	\$0.50
10/15/13	10/15/13	72734083287000220316030	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$6.12

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$39.20
Total Interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience checks and Cash Advances made prior to cash rate increase.

NOV.



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXX541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$981.85	New Balance	-\$1,409.96	Credit Card Services
Payments	-\$5,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	12/12/2013	
Purchases	+\$2,192.42			Send Billing Inquiries To:
Cash Advances	+\$2,367.85	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$11.62	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRS		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$1,409.96			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	11/15/2013			navyfederal.org.
Days in Billing Cycle	31			

If you would like information about
credit counseling services, go to
<http://www.justice.gov/ust/eo/bapcpa/ccde/cc.approved.htm>
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
6,546	2,196	0	0	0	8,742
	Points Expiring By Next Billing Statement:	0			
	Points Expiring in Two Billing Statements:	0			
	Points Expiring in Three Billing Statements:	0			
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
10/19/13	10/21/13	74060953294118571020004	MOB PAYMENT RECEIVED	\$2,000.00-
10/22/13	10/22/13	74060953295110291020009	MOB PAYMENT RECEIVED	\$1,000.00-
11/07/13	11/07/13	74060953311067171100006	NFO PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$5,000.00-

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/14/13	10/16/13	24632693288288221845003	CHINA MAX MACON GA	\$19.23
10/15/13	10/16/13	24210733289207610600343	JL'S BAR-B-Q MACON GA	\$31.38
10/15/13	10/16/13	72977553288000095603048	Cardtronics CC/4775 CHAMBMACON GA	\$202.95
10/15/13	10/16/13	7273620328900001480641	EXPRESS FOOD-1/701 EISENNMACON GA	\$41.75
10/15/13	10/17/13	24231683289837002309244	FAMILY DOLLAR #5252 MACON GA	\$8.03
10/15/13	10/17/13	24639233289900019305761	SMART DEPOSIT 866-3940490 MA	\$55.50
10/16/13	10/17/13	24427333289720046520982	MCDONALD'S F25466 MACON GA	\$7.75
10/16/13	10/17/13	72736203289000190774879	EXPRESS FOOD-1/701 EISENNMACON GA	\$101.75
10/16/13	10/17/13	24231683290200000000413	DAIRY QUEEN #11667 MACON GA	\$15.37
10/17/13	10/18/13	24224433291104024833510	CHURCH'S CHICKEN 1 MACON GA	\$10.90
10/17/13	10/18/13	72977553290000095594045	Cardtronics CC/4775 CHAMBMACON GA	\$162.95

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10/18/13	10/21/13	72736203292000030885823	EXPRESS FOOD-1/701 EISENHMACON	GA	\$81.75
10/18/13	10/21/13	72736203291000210109474	EXPRESS FOOD-1/701 EISENHMACON	GA	\$41.75
10/18/13	10/21/13	2442733291720052283919	MCDONALD'S F25466	MACON GA	\$10.64
10/19/13	10/21/13	24692163292000817915115	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000825285303	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000825320183	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000825366566	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/19/13	10/21/13	24692163292000825568013	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000825613140	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/19/13	10/21/13	24692163292000825638154	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000831415175	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000854651169	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000831931007	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000854835556	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000854954555	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000832605097	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000855285249	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000855290561	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000833148915	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/19/13	10/21/13	24692163292000855462350	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000855478562	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000833234327	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000833720374	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000833918788	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834531440	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834556686	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834562007	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834583680	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834585560	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834700607	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000834914836	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000835288024	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000835440856	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000835949997	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842126043	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842456614	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842545119	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842724177	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842889855	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/19/13	10/21/13	24692163292000842935328	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/19/13	10/21/13	24692163292000843987609	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000844042719	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000844094256	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000890259696	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000890286376	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000890311240	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000890337450	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	2469216329200007490499	CHECKERS 6155	MACON GA \$8.89
10/19/13	10/21/13	24692163292000009589090	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000090671302	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/19/13	10/21/13	24692163292000090783685	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/20/13	10/21/13	24692163293000486828655	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486849529	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486884070	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486889160	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486900439	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486918662	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486989051	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000486992238	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000487003084	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000487015849	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/20/13	10/21/13	24692163293000487020385	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/21/13	2442733293720044605961	MCDONALD'S F25466	MACON GA \$7.44

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10/20/13	10/21/13	72736203294000021440529	EXPRESS FOOD-1/701 EISENHAMACON	GA	\$61.75
10/21/13	10/21/13	246921632940000515018004	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515040347	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515043150	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515420432	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515486066	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515490179	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515500399	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515783672	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515785479	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515804866	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515808883	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515830945	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515832883	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515844227	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515866857	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	2469216329400005158668770	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515869299	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515884405	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515888901	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000515891954	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538097936	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538160346	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538174024	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538175211	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538177068	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538303219	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538366521	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538389325	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	246921632940000538404942	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/21/13	10/21/13	246921632940000538443577	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538466826	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538471925	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538505169	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538513262	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538549928	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538613799	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538647524	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538649975	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538650478	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000538668959	GOOGLE *Midas	\$0.99
10/20/13	10/21/13	24226383294091008494421	WAL-MART #1153	\$22.66
10/21/13	10/21/13	246921632940000561881602	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000561896394	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000561896956	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000561944855	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000561970116	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000562024301	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000580679516	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000580741084	GOOGLE *Midas	\$2.99
10/21/13	10/21/13	246921632940000593590643	GOOGLE *Midas	\$2.99
10/21/13	10/21/13	246921632940000593636974	GOOGLE *Midas	\$2.99
10/21/13	10/21/13	246921632940000593637758	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000593884574	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000593957628	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000593992146	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000594002382	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000594073029	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000594131421	GOOGLE *Midas	\$2.99
10/21/13	10/21/13	246921632940000594144507	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000594215513	GOOGLE *Midas	\$2.99
10/21/13	10/21/13	246921632940000594301180	GOOGLE *Midas	\$0.99
10/21/13	10/21/13	246921632940000594304267	GOOGLE *Midas	\$0.99

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10/21/13	10/21/13	24692163294000594606158	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/21/13	10/21/13	24692163294000594607792	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000594826418	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/21/13	10/21/13	24692163294000594963765	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595028030	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595061890	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595238241	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595354436	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595426648	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/21/13	10/21/13	24692163294000595524632	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595532692	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000595697545	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000602525937	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000602575338	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000602576211	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000602608790	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/21/13	10/21/13	24692163294000602628665	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/21/13	10/21/13	24692163294000602633939	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/21/13	10/21/13	24692163294000602647996	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/21/13	24692163294000602719332	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000607755687	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000607762550	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000607838178	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000607879081	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/21/13	10/22/13	24692163294000608035964	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000608447730	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000608496901	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000608619056	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000609346733	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000616822767	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/21/13	10/22/13	24692163294000617039387	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000617187616	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000676722014	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000676924677	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000676981834	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000677075792	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000701310942	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000684371606	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000684574183	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000829782667	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000829840408	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000847331141	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000847540337	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000848352658	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000848610691	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000848746727	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000857228625	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000857364891	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/21/13	10/22/13	24692163294000857375483	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000857418531	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000857459295	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000857618510	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000858275583	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000858285996	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000858325818	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000888489527	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000888522715	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/21/13	10/22/13	24692163294000888664715	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000888851023	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000888948381	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/21/13	10/22/13	24692163294000889452136	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
10/22/13	10/22/13	24692163295000012465269	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/22/13	10/22/13	24692163295000012764190	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99

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10/22/13	10/22/13	24692163295000012785617	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000012853134	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000012884477	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000019579070	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000019599060	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000019643074	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000019712598	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/22/13	10/22/13	24692163295000019723454	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

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PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/21/13	10/22/13	72736203294000170890896	EXPRESS FOOD-1/701 EISENHMACON GA	\$41.75
10/22/13	10/23/13	24692163295000024954144	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000024958822	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/22/13	10/23/13	24692163295000024994561	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/22/13	10/23/13	24692163295000025135164	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000025282545	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000025514434	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000025567291	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/22/13	10/23/13	24692163295000028695461	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000028931692	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000030905395	TRACFONE *AIRTIME TRACFONE.COM FL	\$10.91
10/22/13	10/23/13	24692163295000038362201	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000093554353	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	24692163295000093574997	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/23/13	10/23/13	24692163296000336731171	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/23/13	10/23/13	24692163296000366781633	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/23/13	72736203295000140851142	RACE WAY-16369/6001 HARRIMACON GA	\$102.50
10/22/13	10/23/13	72936123295000259104257	STATE BANK & T/4699 LOG CHACON GA	\$143.00
10/23/13	10/24/13	24692163296000496577018	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/23/13	10/24/13	24692163296000521673816	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/23/13	10/24/13	24692163296000522206962	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/22/13	10/24/13	24639233296900010102747	SMART DEPOSIT 866-3940490 MA	\$55.50
10/23/13	10/24/13	24445003296100136135090	KRYSTAL MAC004 MACON GA	\$13.78
10/23/13	10/24/13	72714913296000154923901	BANK OF AMERIC/*KINDER CEMACON GA	\$102.00
10/23/13	10/24/13	72977553296000194917166	Cardtronics CC/4775 CHAMBMACON GA	\$42.95
10/23/13	10/25/13	2416407329725177115855	SUBWAY 03127891 MACON GA	\$17.87
10/24/13	10/25/13	24231683298200000000340	DAIRY QUEEN #11667 MACON GA	\$15.58
10/25/13	10/28/13	24692163298000163802465	TRACFONE *AIRTIME TRACFONE.COM FL	\$31.25
10/25/13	10/28/13	24692163298000171083389	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000171321532	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000221634116	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000221743677	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000222716714	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000222892838	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24692163298000322034661	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/25/13	10/28/13	24224433299104022989258	CHURCH'S CHICKEN # MACON GA	\$29.94
10/25/13	10/28/13	72736203298000160132941	EXPRESS FOOD-1/701 EISENHMACON GA	\$101.75
10/25/13	10/28/13	72734083298000235085379	E Z FOOD MART/3010 HOUSTOMACON GA	\$102.00
10/26/13	10/28/13	24692163299000573591574	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000573797833	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000573888517	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000574004643	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000574321153	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000574327465	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000574542238	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000574567615	GOOGLE *Midas GOOGLE.COM/CHCA	\$1.99
10/26/13	10/28/13	24692163299000574568753	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000574630249	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000574679782	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000574828264	GOOGLE *Midas GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000574876164	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99

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PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/26/13	10/28/13	24692163299000576042294	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99

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10/26/13	10/28/13	24692163299000576061138	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000576318637	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000576976756	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000576984289	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000565872891	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617314371	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617340046	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/26/13	10/28/13	24692163299000617380448	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000617435333	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617526578	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617597884	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000617665004	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000617728208	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/26/13	10/28/13	24692163299000617771083	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000617825293	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617868947	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000617886584	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000617900054	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/26/13	10/28/13	24692163299000617933634	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000618015167	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000618027246	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/26/13	10/28/13	24692163299000618034291	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000618853260	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000618888605	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000618890163	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000618964521	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000619249302	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000619472094	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000619489858	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000619520793	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24692163299000700940199	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/26/13	10/28/13	24692163299000701080946	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	72714913299000174534545	BANK OF AMERIC*/KINDER	CEMACON GA	\$82.00
10/27/13	10/28/13	24692163300000947754418	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000992028825	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000003731953	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/27/13	10/28/13	2469216330000000778133	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000007814565	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000009273679	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000009472818	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
10/27/13	10/28/13	24692163300000009603040	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000014534115	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/27/13	10/28/13	24692163300000026106670	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/27/13	10/28/13	24692163300000026456588	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/26/13	10/28/13	24427333300710046744695	MCDONALD'S F25466	MACON GA	\$18.49
10/27/13	10/28/13	72736203300000141876653	RACE MAY-16369/6001 HARRIMACON	GA	\$42.50
10/28/13	10/29/13	24692163301000338366557	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$0.99
10/29/13	10/30/13	24607943303200145600084	CC WINGS AND FISH	MACON GA	\$18.17
10/30/13	10/30/13	24692163303000025937379	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/30/13	24692163303000025937775	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/30/13	24692163303000032791413	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/30/13	10/30/13	24692163303000032823257	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

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PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
10/30/13	10/30/13	24692163303000032916945	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/30/13	24692163303000032928858	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/30/13	10/30/13	24692163303000033014351	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/30/13	24692163303000033031744	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
10/30/13	10/31/13	24692163303000038720556	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/31/13	24692163303000038884113	GOOGLE *Magmic	GOOGLE.COM/CHCA \$1.99
10/30/13	10/31/13	24692163303000038923275	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/31/13	24692163303000038954585	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/31/13	24692163303000038956747	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
10/30/13	10/31/13	24692163303000039170496	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
10/30/13	10/31/13	24692163303000039170827	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99

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10/30/13	10/31/13	24692163303000039421196	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/31/13	24692163303000039556546	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/31/13	24692163303000039765253	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/30/13	10/31/13	24692163303000042163140	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/30/13	10/31/13	24692163303000042243884	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/30/13	10/31/13	24692163303000161311264	CHECKERS 6155	MACON GA	\$11.62
10/30/13	10/31/13	24692163303000172943980	GOOGLE *GOSUB 60	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/31/13	7477127330343371231021	DUBTAG.NET	(888)832-7348	\$37.19
10/30/13	10/31/13	24692163303000191493520	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$9.99
10/30/13	10/31/13	24692163303000191585812	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$9.99
10/30/13	10/31/13	24692163303000192437310	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$9.99
10/30/13	10/31/13	24692163303000200895087	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$4.99
10/30/13	10/31/13	24692163303000200989989	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$4.99
10/30/13	10/31/13	24692163303000206401245	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$9.99
10/30/13	10/31/13	24692163303000206525852	GOOGLE *GOSUB 60	GOOGLE.COM/CHCA	\$0.99
10/30/13	10/31/13	24692163303000206920525	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA	\$9.99
10/30/13	10/31/13	24455013303141006603178	WAL-MART #1153	MACON GA	\$73.56
10/31/13	11/01/13	24692163304000416563932	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
10/30/13	11/01/13	24431053304838003957010	MURPHY6715ATWALMRT	MACON GA	\$34.22
10/31/13	11/01/13	24692163304000488977531	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
10/30/13	11/01/13	24445003304100164232785	WENDYS	MACON GA	\$13.87
10/31/13	11/01/13	24231683305837001768630	FAMILY DOLLAR #5728	MACON GA	\$6.69
11/01/13	11/04/13	24692163305000798119070	PAPA JOHN'S #00343.COM	410-255-5858 GA	\$29.32
11/01/13	11/04/13	24692163305000822464724	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	24692163305000832179403	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/01/13	11/04/13	24692163305000833232565	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	24692163305000833392617	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	24692163305000834016454	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	24692163305000978316744	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/01/13	11/04/13	24692163305000992321928	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	24692163305000993610949	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/01/13	11/04/13	24692163305000994447549	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/01/13	11/04/13	24692163305000995359172	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/01/13	11/04/13	24692163305000995444719	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/01/13	11/04/13	24692163305000996569183	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/01/13	11/04/13	24692163305000997303038	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/01/13	11/04/13	2469216330500042704198	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/01/13	11/04/13	2469216330500043054932	VESTA *BOOST PREPAID	888-440-9958 OR	\$54.25
11/02/13	11/04/13	24430993306400807221808	MSFT *OFFICE	800-642-7676 WA	\$9.99
11/02/13	11/04/13	24692163306000359195419	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/02/13	11/04/13	24692163306000359999869	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000360046676	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000360141956	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000360236111	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000368969513	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000369118930	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA \$9.99
11/02/13	11/04/13	24692163306000369370614	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000369390240	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000369460068	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000397400110	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000398134833	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000419866256	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000420048860	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000428773121	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000428803142	GOOGLE *GOSUB 60	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000428852222	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
11/02/13	11/04/13	24692163306000461448672	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000461513335	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
11/02/13	11/04/13	24692163306000462045048	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/02/13	11/04/13	24692163306000462171810	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
11/01/13	11/04/13	24427333306710020859265	CHICK-FIL-A #02270	MACON GA \$13.59
11/02/13	11/04/13	72736203306000221132641	EXPRESS FOOD-1/701 EISENHMACON	GA \$81.75
11/03/13	11/04/13	24692163307000485159452	GOOGLE *Funzio Inc	GOOGLE.COM/CHCA \$9.99

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11/03/13	11/04/13	24692163307000485630130	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/03/13	11/04/13	24692163307000509917935	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
11/03/13	11/04/13	24692163307000511127630	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/02/13	11/04/13	24226383307091006034224	WAL-MART #1153	MACON GA		\$48.87
11/02/13	11/04/13	24226383307091005854721	WAL-MART #1153	MACON GA		\$131.22
11/03/13	11/04/13	24692163307000536128985	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/03/13	11/04/13	24692163307000539961499	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
11/03/13	11/04/13	24692163307000540752630	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/02/13	11/04/13	24210733307200154300386	MRS WINNERS	MACON GA		\$13.89
11/03/13	11/04/13	24692163307000583212849	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/03/13	11/04/13	24692163307000679124734	GOOGLE *My Mixtapez	GOOGLE.COM/CHCA		\$0.99
11/03/13	11/04/13	24692163307000683790272	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/03/13	11/04/13	24692163307000696813376	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
11/03/13	11/04/13	24692163307000730722054	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
11/03/13	11/04/13	24231683308837003894506	FAMILY DOLLAR #5252	MACON GA		\$18.99
11/04/13	11/05/13	24692163308000180561381	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
11/04/13	11/05/13	24427333308720045641794	MCDONALD'S F359	MACON GA		\$8.73
11/04/13	11/05/13	24431063309200388200074	PIZZA HUT 25859	478-742-8439 GA		\$18.73
11/05/13	11/06/13	74771273309344375561813	JAYDIS.NET	(877)963-8757		\$39.62
11/05/13	11/06/13	24445003310600114124612	WALGREENS #6780	MACON GA		\$35.18
11/05/13	11/06/13	72737093309000171839931	80260427000101/3750	MERCEMACON GA		\$122.00
11/05/13	11/06/13	24110393309816001723058	513 VENTURES	866-364-5738 OH		\$54.95
11/05/13	11/07/13	24164073310860310560215	CAPTAIN DS 31811334000	MACON GA		\$19.88
11/05/13	11/07/13	24639233310900011806223	SMART DEPOSIT	866-3940490 MA		\$76.25
11/06/13	11/07/13	24455013310141005646369	WAL-MART #1153	MACON GA		\$7.40
11/06/13	11/07/13	72736203310000211425587	EXPRESS FOOD-1/701 EISENHMACON	GA		\$141.75
11/07/13	11/08/13	24692163311000308229676	CHECKERS 6155	MACON GA		\$12.36
11/07/13	11/08/13	24445003312600107927318	WALGREENS #6780	MACON GA		\$28.31
11/07/13	11/11/13	24431063312200715000580	WAFFLE HOUSE 1833	MACON GA		\$20.00
11/08/13	11/11/13	24445003312100138675192	WENDYS	MACON GA		\$9.81

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/07/13	11/11/13	24122473312900019800024	AMERICAN WINGS AND DELI MACON GA	\$8.55
11/08/13	11/11/13	72714913312000178544642	BANK OF AMERIC/*KINDER CEMACON GA	\$303.00
11/09/13	11/11/13	72755063313000075087441	Gs Food Mart/3306 B BLOOMMACON GA	\$62.50
11/08/13	11/11/13	24427333312720052565328	MCDONALD'S F13421 MACON GA	\$11.24
11/08/13	11/11/13	24455013313141013822140	WAL-MART #2890 MACON GA	\$51.33
11/10/13	11/12/13	24445003315100121556273	WENDYS MACON GA	\$10.98
11/11/13	11/12/13	24431063316286363200206	ARBYS 0162 MACON GA	\$6.63
11/12/13	11/13/13	24607943317200145800050	CC WINGS AND FISH MACON GA	\$14.96
11/12/13	11/14/13	24639233317900012606641	SMART DEPOSIT 866-3940490 MA	\$34.25
11/13/13	11/14/13	24692163317000771041099	GOOGLE *Midas GOOGLE.COM/CHCA	\$1.99
11/13/13	11/14/13	24455013317141007900668	WAL-MART #2890 MACON GA	\$132.13
11/13/13	11/14/13	72736203317000160463004	EXPRESS FOOD-1/701 EISENHMACON GA	\$201.75
11/14/13	11/15/13	24692163318000150690028	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/14/13	11/15/13	24445003319600114774151	WALGREENS #6780 MACON GA	\$15.48
11/15/13	11/15/13	24692163319000311489269	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000311703636	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000311712348	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000316996532	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000317058514	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000317068125	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000317086010	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000317108293	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000317531403	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000317658677	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000317696685	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000317750276	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000317897176	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000318047771	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000318079519	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
11/15/13	11/15/13	24692163319000335912668	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
11/15/13	11/15/13	24692163319000335985151	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$2.07
TOTAL PURCHASES AND CASH ADVANCES				\$4,560.27

FEES

Nov.

Trans Date	Post Date	Reference No.	Description	Amount
10/16/13	10/16/13	72977553288000095603048	ATM CASH ADVANCE FEE	\$0.50
10/16/13	10/16/13	7273620328900001480641	ATM CASH ADVANCE FEE	\$0.50
10/17/13	10/17/13	72736203289000190774879	ATM CASH ADVANCE FEE	\$0.50
10/18/13	10/18/13	72977553290000095594045	ATM CASH ADVANCE FEE	\$0.50
10/21/13	10/21/13	72736203292000030885823	ATM CASH ADVANCE FEE	\$0.50
10/21/13	10/21/13	72736203291000210109474	ATM CASH ADVANCE FEE	\$0.50
10/21/13	10/21/13	72736203294000021440529	ATM CASH ADVANCE FEE	\$0.50
10/22/13	10/22/13	72736203294000170890896	ATM CASH ADVANCE FEE	\$0.50
10/23/13	10/23/13	72736203295000140851142	ATM CASH ADVANCE FEE	\$0.50
10/23/13	10/23/13	72936123295000259104257	ATM CASH ADVANCE FEE	\$0.50
10/24/13	10/24/13	72714913296000154923901	ATM CASH ADVANCE FEE	\$0.50
10/24/13	10/24/13	72977553296000194917166	ATM CASH ADVANCE FEE	\$0.50
10/28/13	10/28/13	72736203298000160132941	ATM CASH ADVANCE FEE	\$0.50
10/28/13	10/28/13	72734083298000235085379	ATM CASH ADVANCE FEE	\$0.50
10/28/13	10/28/13	72714913299000174534545	ATM CASH ADVANCE FEE	\$0.50
10/28/13	10/28/13	72736203300000141876653	ATM CASH ADVANCE FEE	\$0.50
10/31/13	10/31/13	74771273303343371231021	FOREIGN TRANSACTION FEE	\$0.30

TRANSACTIONS

FEES

Trans Date	Post Date	Reference No.	Description	Amount
11/04/13	11/04/13	72736203306000221132641	ATM CASH ADVANCE FEE	\$0.50
11/06/13	11/06/13	74771273309344375561813	FOREIGN TRANSACTION FEE	\$0.32
11/06/13	11/06/13	72737093309000171839931	ATM CASH ADVANCE FEE	\$0.50
11/07/13	11/07/13	72736203310000211425587	ATM CASH ADVANCE FEE	\$0.50
11/11/13	11/11/13	72714913312000178544642	ATM CASH ADVANCE FEE	\$0.50
11/11/13	11/11/13	72755063313000075087441	ATM CASH ADVANCE FEE	\$0.50
11/14/13	11/14/13	72736203317000160463004	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$11.62

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013 \$50.82
Total Interest charged in 2013 \$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

Dec. 2013



Visa

DAVID HUBBARD
1031 ASH ST
MACON GA 31201-1803

ACCOUNT NUMBER XXXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$1,409.96	New Balance	-\$931.84	Credit Card Services
Payments	-\$4,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	01/12/2014	
Purchases	+\$2,094.62			Send Billing Inquiries To:
Cash Advances	+\$2,372.50	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$11.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$931.84			Send Payments To:
		Minimum Payment warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	12/15/2013			navyfederal.org.
Days in Billing Cycle	30			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
8,742	2,097	0	0	0	10,839
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
11/21/13	11/22/13	74060953326111031120003	MOB PAYMENT RECEIVED	\$2,000.00-
12/05/13	12/05/13	74060953339060591200009	NFO PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$4,000.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/15/13	11/18/13	24692163319000452307668	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/15/13	11/18/13	24692163319000453124708	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000467696758	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000468236075	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24431063319832412916560	JCPENNEY 0864	MACON GA \$10.69
11/15/13	11/18/13	24692163319000507241979	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000507444045	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000612439914	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000612967823	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07
11/15/13	11/18/13	24692163319000632460619	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA \$2.07

Dec. 2013

11/15/13	11/18/13	24692163319000632765991	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$2.07
11/16/13	11/18/13	24692163320000754549162	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/15/13	11/18/13	72736203319000160327355	EXPRESS FOOD-1/701 EISENHMACON	GA	\$141.75
11/15/13	11/18/13	24431063320200388200905	PIZZA HUT 25859	478-742-8439 GA	\$19.26
11/16/13	11/18/13	24692163320000771441427	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/15/13	11/18/13	24692163320000806070407	CITI TRENDS 064	MACON GA	\$24.59
11/16/13	11/18/13	24692163320000957927298	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/16/13	11/18/13	2469216332000033033020	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$20.88
11/16/13	11/18/13	72734753320000217931020	THE PLAZA MART/2090 HOUSTMACON	GA	\$42.80
11/17/13	11/18/13	24692163321000130346076	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000136984359	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000138836714	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000138866505	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000138925012	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/16/13	11/18/13	24231683321837002341478	FAMILY DOLLAR #5252	MACON GA	\$5.67
11/17/13	11/18/13	24692163321000150177005	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000150380690	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000230909039	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000231042533	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000237085650	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000237370664	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000237451225	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000238251087	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000238400478	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000246904586	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$2.07
11/17/13	11/18/13	24692163321000246941331	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000246982731	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000253689849	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/17/13	11/18/13	24692163321000407763433	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$2.07
11/19/13	11/20/13	24226383324091006251827	WAL-MART #1153	MACON GA	\$85.39
11/19/13	11/20/13	24607943324207662400207	CC FISH HOUSE	MACON GA	\$18.81
11/19/13	11/20/13	72734753323000197570845	BP CONVENIENCE/1179 EISENHMACON	GA	\$202.60
11/20/13	11/21/13	24692163324000449936796	GOOGLE *Karmic Apps	GOOGLE.COM/CHCA	\$0.99
11/20/13	11/21/13	24692163324000466067194	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/20/13	11/21/13	24692163324000603604768	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/19/13	11/21/13	24186163324200599200745	BURGER KING #334	MACON GA	\$14.00
11/19/13	11/21/13	24186163324286699901241	BURGER KING #2370	MACON GA	\$9.82
11/21/13	11/21/13	24692163325000656125777	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/20/13	11/21/13	24210733325200154100198	MRS WINNERS	MACON GA	\$8.01
11/20/13	11/21/13	24427333324720048472585	MCDONALD'S F13421	MACON GA	\$5.55
11/20/13	11/21/13	72736203324000171738908	EXPRESS FOOD-1/701 EISENHMACON	GA	\$61.75
11/21/13	11/22/13	24692163325000797727242	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/21/13	11/22/13	24692163325000808569310	GOOGLE *Midas	\$0.99
11/21/13	11/22/13	24692163325000816191628	GOOGLE *Wooga GmbH	\$9.99
11/21/13	11/22/13	24692163325000816269846	GOOGLE *Wooga GmbH	\$1.99
11/21/13	11/22/13	24692163325000816557059	GOOGLE *Midas	\$1.99
11/21/13	11/22/13	24692163325000823571184	GOOGLE *Midas	\$0.99
11/21/13	11/22/13	24692163325000823643538	GOOGLE *Midas	\$1.99
11/21/13	11/22/13	24692163325000823733743	GOOGLE *Midas	\$2.99
11/21/13	11/22/13	24692163325000832898859	GOOGLE *Wooga GmbH	\$1.99
11/21/13	11/22/13	24692163325000847512941	GOOGLE *Wooga GmbH	\$1.99
11/20/13	11/22/13	24254773325451407300027	LE NAILS	\$30.00
11/21/13	11/22/13	24692163325000889493695	GOOGLE *Midas	\$2.99
11/21/13	11/22/13	24692163325000976640943	GOOGLE *Midas	\$0.99
11/21/13	11/22/13	24224433326104026110957	POPEYE'S # 136	\$14.84
11/22/13	11/22/13	24692163326000124139540	GOOGLE *Wooga GmbH	\$1.99
11/22/13	11/22/13	24692163326000124165305	GOOGLE *Wooga GmbH	\$1.99
11/22/13	11/22/13	24692163326000124168838	GOOGLE *Wooga GmbH	\$1.99
11/22/13	11/22/13	24692163326000124298528	GOOGLE *Midas	\$2.99
11/22/13	11/22/13	24692163326000124515822	GOOGLE *Wooga GmbH	\$1.99
11/21/13	11/22/13	72736203325000170018814	EXPRESS FOOD-1/701 EISENHMACON	\$141.75
11/22/13	11/22/13	72755063326000076064154	GS Food Mart/3306 B BLOOMMACON	\$42.50
11/22/13	11/25/13	24692163326000148313949	GOOGLE *Karmic Apps	\$2.99

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11/22/13	11/25/13	24692163326000226246177	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/22/13	11/25/13	24692163326000253860734	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/21/13	11/25/13	24639233326900013601624	SMART DEPOSIT	866-3940490 MA	\$55.50
11/22/13	11/25/13	24692163326000401346479	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/22/13	11/25/13	24692163326000418090847	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24692163327000454709242	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24692163327000455261524	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24692163327000509664905	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/23/13	11/25/13	24692163327000510353696	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/23/13	11/25/13	24692163327000510388841	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24692163327000533680281	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/23/13	11/25/13	24692163327000537013828	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/23/13	11/25/13	24692163327000537242062	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
11/23/13	11/25/13	72755063327000070636600	Gs Food Mart/3306 B BLOOMMACON	GA	\$102.50
11/23/13	11/25/13	24692163327000639336382	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/23/13	11/25/13	24692163327000640040056	GOOGLE *BlackZen	GOOGLE.COM/CHCA	\$4.99
11/23/13	11/25/13	24692163327000665449729	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/23/13	11/25/13	24692163327000685810819	CHECKERS 6155	MACON GA	\$6.97
11/23/13	11/25/13	24445003328600104626089	WALGREENS #6780	MACON GA	\$12.52
11/23/13	11/25/13	24692163327000805100240	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24692163327000805314031	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/23/13	11/25/13	72714913327000237289869	BANK OF AMERIC/*KINDER CEMACON	GA	\$103.00
11/24/13	11/25/13	24692163328000857476489	GOOGLE *BlackZen	GOOGLE.COM/CHCA	\$9.99
11/24/13	11/25/13	24692163328000874320850	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
11/24/13	11/25/13	24692163328000874340064	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/24/13	11/25/13	24692163328000874506243	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/23/13	11/25/13	24226383328091002386284	WAL-MART #1153	MACON GA	\$28.17
11/24/13	11/25/13	24692163328000913834614	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
11/24/13	11/25/13	24692163328000928507650	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/24/13	11/25/13	24692163328000931169803	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
11/24/13	11/25/13	24692163328000014911485	GOOGLE *Doodle Mobile	GOOGLE.COM/CHCA	\$1.99
11/24/13	11/25/13	24692163328000023117405	GOOGLE *BlackZen	GOOGLE.COM/CHCA	\$4.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
11/24/13	11/25/13	24692163328000028733420	GOOGLE *Doodle Mobile	\$1.99
11/24/13	11/25/13	24692163328000037898842	GOOGLE *BlackZen	\$9.99
11/24/13	11/25/13	24692163328000037964578	GOOGLE *Doodle Mobile	\$1.99
11/24/13	11/25/13	24692163328000047067750	GOOGLE *Karmic Apps	\$7.99
11/24/13	11/25/13	24692163328000047531375	GOOGLE *Doodle Mobile	\$1.99
11/23/13	11/25/13	24445003328100165646001	WENDYS MACON GA	\$13.12
11/24/13	11/25/13	24692163328000084995343	GOOGLE *Doodle Mobile	\$1.99
11/24/13	11/25/13	24692163328000160495945	GOOGLE *Doodle Mobile	\$1.99
11/24/13	11/25/13	24431063329200388200047	PIZZA HUT 25859	\$31.96
11/25/13	11/25/13	246921633290000294763688	GOOGLE *BlackZen	\$9.99
11/24/13	11/25/13	24427333328720045264908	MCDONALD'S F359	\$10.26
11/24/13	11/25/13	72755063329000048474041	Gs Food Mart/3306 B BLOOMMACON	\$22.50
11/25/13	11/26/13	24692163329000342506998	GOOGLE *Doodle Mobile	\$1.99
11/25/13	11/26/13	24692163329000491302199	GOOGLE *Doodle Mobile	\$1.99
11/25/13	11/26/13	24692163329000581856229	GOOGLE *BlackZen	\$4.99
11/25/13	11/26/13	24692163329000590058221	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/26/13	246921633300000675948475	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/26/13	246921633300000675991681	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/27/13	246921633300000769249533	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/27/13	246921633300000769549718	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/27/13	246921633300000813617602	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/27/13	246921633300000816189724	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/27/13	24431063331286363700263	ARBY'S 0162	\$7.16
11/26/13	11/27/13	24224433331104025555429	CHURCH'S CHICKEN 3	\$4.41
11/26/13	11/27/13	72736203330000200777556	EXPRESS FOOD-1/701 EISENHMACON	\$201.75
11/27/13	11/29/13	24692163331000179692115	GOOGLE *Doodle Mobile	\$1.99
11/26/13	11/29/13	24445003331100156407657	CVS PHARMACY #4765 Q03	\$14.00
11/27/13	11/29/13	24692163331000397954693	GOOGLE *Doodle Mobile	\$4.99
11/27/13	11/29/13	72714913331000193840576	BANK OF AMERIC/*KINDER CEMACON	\$163.00
11/27/13	11/29/13	24164073332255184314449	SUBWAY 03172863	\$18.08
11/27/13	11/29/13	24231683332207288700994	TACO BELL #029072	\$19.23

12/08/13	12/09/13	24692163342000159577721	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA	\$4.99
12/08/13	12/09/13	24692163342000167234422	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA	\$9.99
12/08/13	12/09/13	24692163342000254863778	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA	\$9.99
12/08/13	12/09/13	72736203342000210538549	EXPRESS FOOD-1/701 EISENHMACON	GA	\$101.75
12/09/13	12/10/13	24692163343000568212075	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA	\$9.99
12/09/13	12/10/13	24692163343000637320453	CHECKERS 6155	MACON GA	\$14.07
12/09/13	12/10/13	24692163343000702917837	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA	\$9.99
12/09/13	12/10/13	72734753343000193359298	THE PLAZA MART/2090 HOUSTMACON	GA	\$22.80
12/10/13	12/11/13	24692163344000960049553	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99
12/10/13	12/11/13	24692163344000960970204	GOOGLE *Wooga GmbH	GOOGLE.COM/CHCA	\$9.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
12/10/13	12/11/13	24692163344000990384046	GOOGLE *Wooga GmbH	\$1.99
12/10/13	12/11/13	24692163344000991205364	GOOGLE *Wooga GmbH	\$1.99
12/10/13	12/11/13	24692163344000261246692	GOOGLE *Wooga GmbH	\$9.99
12/10/13	12/11/13	24323003344254673010270	TAIWAN RESTARANT	\$14.98
12/10/13	12/11/13	72977553344000124248734	Cardtronics CC/4471 OCMULMACON	\$202.95
12/11/13	12/12/13	72734083345000068169608	E Z FOOD MART/3010 HOUSTMACON	\$62.00
12/11/13	12/11/13	24692163345000448132921	GOOGLE *Wooga GmbH	\$19.99
12/11/13	12/11/13	24692163345000448230097	GOOGLE *Wooga GmbH	\$9.99
12/11/13	12/11/13	24692163345000448297401	GOOGLE *Wooga GmbH	\$19.99
12/11/13	12/12/13	24692163345000554686835	GOOGLE *BlackZen	\$9.99
12/11/13	12/12/13	24692163345000555588055	GOOGLE *Wooga GmbH	\$9.99
12/10/13	12/12/13	24639233345900016105703	SMART DEPOSIT	\$34.25
12/11/13	12/12/13	24692163345000664315705	GOOGLE *Wooga GmbH	\$9.99
12/12/13	12/13/13	24692163346000993302928	GOOGLE *Wooga GmbH	\$9.99
12/11/13	12/13/13	24445003346100168230710	WENDYS	\$15.91
12/12/13	12/13/13	72734753346000207961128	THE PLAZA MART/2090 HOUSTMACON	\$202.80
TOTAL PURCHASES AND CASH ADVANCES				\$4,467.12

FEES

Trans Date	Post Date	Reference No.	Description	Amount
11/18/13	11/18/13	72736203319000160327355	ATM CASH ADVANCE FEE	\$0.50
11/18/13	11/18/13	72734753320000217931020	ATM CASH ADVANCE FEE	\$0.50
11/20/13	11/20/13	72734753323000197570845	ATM CASH ADVANCE FEE	\$0.50
11/21/13	11/21/13	72736203324000171738908	ATM CASH ADVANCE FEE	\$0.50
11/22/13	11/22/13	72736203325000170018814	ATM CASH ADVANCE FEE	\$0.50
11/22/13	11/22/13	72755063326000076064154	ATM CASH ADVANCE FEE	\$0.50
11/25/13	11/25/13	72755063327000070636600	ATM CASH ADVANCE FEE	\$0.50
11/25/13	11/25/13	72714913327000237289869	ATM CASH ADVANCE FEE	\$0.50
11/25/13	11/25/13	72755063329000048474041	ATM CASH ADVANCE FEE	\$0.50
11/27/13	11/27/13	72736203330000200777556	ATM CASH ADVANCE FEE	\$0.50
11/29/13	11/29/13	72714913331000193840576	ATM CASH ADVANCE FEE	\$0.50
12/02/13	12/02/13	72755063335000088299862	ATM CASH ADVANCE FEE	\$0.50
12/02/13	12/02/13	72755063335000054141817	ATM CASH ADVANCE FEE	\$0.50
12/04/13	12/04/13	72736203337000190446306	ATM CASH ADVANCE FEE	\$0.50
12/04/13	12/04/13	72714913337000204920510	ATM CASH ADVANCE FEE	\$0.50
12/06/13	12/06/13	72736203340000040029018	ATM CASH ADVANCE FEE	\$0.50
12/09/13	12/09/13	72734753340000228462060	ATM CASH ADVANCE FEE	\$0.50
12/09/13	12/09/13	72736203342000210538549	ATM CASH ADVANCE FEE	\$0.50
12/10/13	12/10/13	72734753343000193359298	ATM CASH ADVANCE FEE	\$0.50
12/11/13	12/11/13	72977553344000124248734	ATM CASH ADVANCE FEE	\$0.50
12/11/13	12/11/13	72734083345000068169608	ATM CASH ADVANCE FEE	\$0.50
12/13/13	12/13/13	72734753346000207961128	ATM CASH ADVANCE FEE	\$0.50
TOTAL FEES				\$11.00

2013 TOTALS YEAR-TO-DATE

Total Fees charged in 2013	\$61.82
Total Interest charged in 2013	\$0.37

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

JAN 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$931.84	New Balance	\$0.00	Credit Card Services
Payments	-\$6,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	02/12/2014	
Purchases	+\$4,075.19			Send Billing Inquiries To:
Cash Advances	+\$2,847.15	Late Payment warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$9.50	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRS		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$0.00			Send Payments To:
		Minimum Payment warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	01/15/2014			navyfederal.org.
Days in Billing Cycle	31			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
10,839	1,742	0	0	0	12,581
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
12/17/13	12/17/13	7406095335113101210001	MOB PAYMENT RECEIVED	\$2,000.00-
12/30/13	12/31/13	74060953365110151230008	MOB PAYMENT RECEIVED	\$2,000.00-
01/11/14	01/13/14	74060954013117160110000	MOB PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$6,000.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
12/13/13	12/16/13	24692163347000601870414	CHECKERS 6155 MACON GA	\$13.96
12/12/13	12/16/13	24223693347980048093999	US DELI MACON GA	\$24.90
12/13/13	12/16/13	72714913348000024728488	BANK OF AMERIC/*KINDER CEMACON GA	\$143.00
12/13/13	12/16/13	24210733348200154300460	MRS WINNERS MACON GA	\$13.35

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
12/14/13	12/16/13	24692163348000878758077	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
12/14/13	12/16/13	24692163348000885394270	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$9.99
12/14/13	12/16/13	24692163348000996049847	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$19.99
12/14/13	12/16/13	24692163348000996162160	GOOGLE *Wooga GmbH GOOGLE.COM/CHCA	\$19.99
12/14/13	12/16/13	24427333348720047571496	MCDONALD'S F13421 MACON GA	\$14.97
12/14/13	12/16/13	72714913349000047922315	BANK OF AMERIC/*KINDER CEMACON GA	\$143.00
12/14/13	12/16/13	24445003349100120351262	KRYSTAL MAC004 MACON GA	\$9.39

JAN 2014

12/15/13	12/17/13	24445003350100153187761	WENDYS	MACON	GA	\$19.31
12/16/13	12/17/13	24231683351837000772065	FAMILY DOLLAR #5252	MACON	GA	\$29.55
12/17/13	12/18/13	24692163351000541144907	GOOGLE *Candy Mobile	GOOGLE.COM/CHCA		\$9.99
12/17/13	12/18/13	24692163351000610831277	GOOGLE *Big Fish Games	GOOGLE.COM/CHCA		\$1.99
12/17/13	12/18/13	24692163351000610896650	GOOGLE *Electronic Art	GOOGLE.COM/CHCA		\$1.99
12/17/13	12/18/13	24427333351720011662879	MCDONALD'S F35765	MACON	GA	\$5.97
12/17/13	12/19/13	24639233352900017109779	SMART DEPOSIT	866-3940490	MA	\$55.50
12/18/13	12/19/13	24445003353000212591481	AUTOZONE #0181	MACON	GA	\$93.02
12/18/13	12/19/13	72734753352000183315860	THE PLAZA MART/2090	HOUSTMACON	GA	\$202.80
12/19/13	12/19/13	24427333352720049807685	MCDONALD'S F13421	MACON	GA	\$8.13
12/19/13	12/20/13	24431063354200388200094	PIZZA HUT 25859	478-742-8439	GA	\$34.57
12/19/13	12/20/13	24455013353141011960810	WAL-MART #2890	MACON	GA	\$67.29
12/20/13	12/23/13	24692163354000767726632	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/20/13	12/23/13	24692163354000768140924	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/20/13	12/23/13	24692163354000777465411	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/20/13	12/23/13	24692163354000753913095	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/20/13	12/23/13	24692163354000753992347	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/20/13	12/23/13	24692163354000754618433	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/20/13	12/23/13	24692163354000754653435	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/20/13	12/23/13	24692163354000754895432	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/20/13	12/23/13	24692163354000949741699	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/20/13	12/23/13	24399003354080004460553	O'REILLY AUTO 00013938	MACON	GA	\$9.62
12/20/13	12/23/13	72734593355000005218588	LUCKY FOODMART/2400 2ND	SMACON	GA	\$102.00
12/20/13	12/23/13	24224433355105018744392	CHURCH'S CHICKEN 1	MACON	GA	\$13.23
12/20/13	12/23/13	24692163354000000805664	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/20/13	12/23/13	24692163355000312120231	PEPBOYS STORE 93	MACON	GA	\$93.37
12/21/13	12/23/13	24692163355000449460385	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/21/13	12/23/13	24692163355000449579630	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/21/13	12/23/13	24692163355000565913915	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/21/13	12/23/13	72755063356000038479469	Gs Food Mart/3306 B	BLOOMMACON	GA	\$142.50
12/22/13	12/23/13	24692163356000861095106	CHECKERS 6155	MACON	GA	\$7.41
12/23/13	12/23/13	24692163357000105760209	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/23/13	12/23/13	24692163357000105767402	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/23/13	12/23/13	24692163357000106732652	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/23/13	12/24/13	24692163357000130446733	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/23/13	12/24/13	24692163357000130459694	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/23/13	12/24/13	24692163357000194506679	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/23/13	12/24/13	24692163357000194889281	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/23/13	12/24/13	24692163357000208098952	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/23/13	12/24/13	24692163357000208704385	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/23/13	12/24/13	24692163357000208998136	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/23/13	12/24/13	24692163357000230994137	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/23/13	12/24/13	24692163357000231544907	GOOGLE *With Buddies	GOOGLE.COM/CHCA		\$4.99
12/23/13	12/24/13	24692163357000245660855	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount	
12/23/13	12/24/13	24692163357000248148387	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
12/23/13	12/24/13	72736203358000041814763	EXPRESS FOOD-1/701 EISENHMA	MACON GA	\$41.75
12/23/13	12/26/13	24164073358860310633320	CAPTAIN DS 31811334000	MACON GA	\$16.53
12/24/13	12/26/13	24445003358100228520311	WENDYS	MACON GA	\$14.09
12/24/13	12/26/13	24692163358000844227295	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24692163358000844260205	GOOGLE *Midas	GOOGLE.COM/CHCA	\$3.99
12/24/13	12/26/13	24692163358000844281474	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
12/24/13	12/26/13	24692163358000844319563	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24692163358000844400801	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24692163358000844417474	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24692163358000844454238	GOOGLE *Blackzen	GOOGLE.COM/CHCA	\$9.99
12/24/13	12/26/13	24692163358000844488855	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
12/24/13	12/26/13	24692163358000844498078	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
12/24/13	12/26/13	24692163358000844556842	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
12/24/13	12/26/13	24692163358000844579018	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24224433359102027344047	CHURCH'S CHICKEN 1	MACON GA	\$12.24
12/24/13	12/26/13	24692163358000879963012	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
12/24/13	12/26/13	24692163358000880440265	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
12/24/13	12/26/13	24692163358000880487019	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99

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12/24/13	12/26/13	24692163358000880548372	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/24/13	12/26/13	24692163358000880844235	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/24/13	12/26/13	24692163358000880947970	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/24/13	12/26/13	72714913358000193508809	BANK OF AMERIC/*KINDER CEMACON		GA	\$303.00
12/24/13	12/26/13	72734443359000043315952	7-21 FOOD MART/3609 PIO NMACON		GA	\$42.50
12/25/13	12/26/13	24692163359000985298245	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	24692163359000985668959	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/25/13	12/26/13	24692163359000985948872	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	24692163359000986111256	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	24692163359000986690044	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	24692163359000986790901	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	24692163359000986896245	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	2469216335900005068867	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/25/13	12/26/13	2469216335900005198706	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/25/13	12/26/13	72734593359000217745580	LUCKY FOODMART/2400 2ND SMACON		GA	\$42.00
12/26/13	12/27/13	24692163360000299495195	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/26/13	12/27/13	24692163360000305414156	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/26/13	12/27/13	24692163360000449475170	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/27/13	12/27/13	72734903361000083368423	MINI FOODS # 1/4116 NAPIEMACON		GA	\$202.00
12/27/13	12/30/13	24692163361000777226327	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/27/13	12/30/13	24692163361000808084513	GOOGLE *Midas	GOOGLE.COM/CHCA		\$1.99
12/27/13	12/30/13	24692163361000808357182	GOOGLE *Midas	GOOGLE.COM/CHCA		\$2.99
12/27/13	12/30/13	24231683362207088500613	DAIRY QUEEN #41988	WAYCROSS	GA	\$8.11
12/28/13	12/30/13	24427333361720044459390	MCDONALD'S F25466	MACON	GA	\$9.59
12/28/13	12/30/13	24692163362000137021631	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/27/13	12/30/13	24445003362100165227981	KRYSTAL MAC004	MACON	GA	\$30.18
12/28/13	12/30/13	24231683363200000000258	DAIRY QUEEN #11667	MACON	GA	\$15.37
12/28/13	12/30/13	24639233363900018501435	SMART DEPOSIT	866-3940490 MA		\$44.25
12/29/13	12/30/13	24692163363000462996240	PAPA JOHN'S #00343.COM	410-255-5858 GA		\$31.32
12/29/13	12/30/13	24692163363000560403123	CHECKERS 6155	MACON	GA	\$15.02
12/29/13	12/30/13	24692163363000596878579	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99
12/30/13	12/30/13	72714913364000057326480	BANK OF AMERIC/*KINDER CEMACON		GA	\$103.00
12/29/13	12/30/13	72755063363000180521531	Gs Food Mart/3306 B BLOOMMACON		GA	\$202.50
12/31/13	01/02/14	24692163365000295399149	GOOGLE *Midas	GOOGLE.COM/CHCA		\$0.99

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
12/31/13	01/02/14	24692163365000295812893	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
12/31/13	01/02/14	24692163365000349521805	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$4.99
12/31/13	01/02/14	24692163365000349758142	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000350270065	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000350257877	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000350272272	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000367309927	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000367848312	GOOGLE *Midas	GOOGLE.COM/CHCA \$0.99
12/31/13	01/02/14	24692163365000367857420	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000367980503	GOOGLE *Midas	GOOGLE.COM/CHCA \$1.99
12/31/13	01/02/14	24692163365000368003727	GOOGLE *Midas	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000368148951	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
12/31/13	01/02/14	24692163365000368333850	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
01/01/14	01/02/14	24692164001000490158215	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$9.99
01/01/14	01/02/14	24692164001000490161821	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$4.99
01/01/14	01/02/14	24692164001000490745201	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
01/01/14	01/02/14	24692164001000491775546	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$9.99
12/31/13	01/02/14	24427333365720056922208	MCDONALD'S F13421	MACON GA \$5.96
12/31/13	01/02/14	72736203365000180517285	EXPRESS FOOD-1/701 EISENHMACON	GA \$201.75
12/31/13	01/02/14	72733313365000220731565	CAPITAL CITY/3535 MERCER MACON	GA \$123.00
01/02/14	01/03/14	24692164002000949771104	PAPA JOHN'S #00343.COM	410-255-5858 GA \$25.97
01/02/14	01/03/14	24692164002000964389956	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
01/02/14	01/03/14	24692164002000972458249	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$4.99
01/02/14	01/03/14	24692164002000972458926	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
01/02/14	01/03/14	24692164002000972824507	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$4.99
01/02/14	01/03/14	24692164002000972985886	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$2.99
01/02/14	01/03/14	24692164002000046280801	CHECKERS 6155	MACON GA \$5.07
01/02/14	01/03/14	24430994002400803089162	MSFT *OFFICE	800-642-7676 WA \$9.99
01/02/14	01/03/14	24692164002000149866449	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA \$4.99

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01/02/14	01/03/14	24692164002000149872629	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$4.99
01/02/14	01/03/14	24692164002000149928348	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/02/14	01/03/14	24692164002000149931326	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/02/14	01/03/14	24692164002000150173347	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$9.99
01/02/14	01/03/14	24692164002000198881422	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/02/14	01/03/14	24692164002000198932183	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/02/14	01/03/14	24692164002000198951357	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/03/14	01/03/14	24692164003000320620663	GOOGLE *Big Fish Games	GOOGLE.COM/CHCA		\$1.99
01/03/14	01/03/14	24692164003000320917549	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$2.99
01/03/14	01/06/14	24692164003000348255542	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$4.99
01/03/14	01/06/14	24692164003000409151614	VESTA *BOOST PREPAID	888-440-9958 OR		\$59.60
01/04/14	01/06/14	24692164004000862070508	STRAIGHTTALK*SERVICES	877-430-2355 FL		\$46.52
01/04/14	01/06/14	24231684005200000000284	DAIRY QUEEN #11667	MACON GA		\$17.72
01/05/14	01/06/14	72714914005000067403702	BANK OF AMERIC/*KINDER CEMACON		GA	\$203.00
01/05/14	01/06/14	24692164005000246674784	GOOGLE *Big Fish Games	GOOGLE.COM/CHCA		\$1.99
01/05/14	01/06/14	24692164005000324509076	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$4.99
01/05/14	01/06/14	24692164005000324562356	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$4.99
01/05/14	01/06/14	24692164005000324656471	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA		\$4.99
01/05/14	01/06/14	24692164005000369489234	GOOGLE *Big Fish Games	GOOGLE.COM/CHCA		\$1.99
01/05/14	01/06/14	72736204005000210715754	EXPRESS FOOD-1/701 EISENHMACON		GA	\$101.75
01/05/14	01/06/14	24210734006200154500276	MRS WINNERS	MACON GA		\$6.94
01/06/14	01/07/14	24445004006100103028822	KRYSTAL MAC004	MACON GA		\$12.93

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
01/05/14	01/07/14	24231684006207288700252	TACO BELL #029072	\$7.25
01/07/14	01/08/14	24692164007000068458462	CHECKERS 6155	\$9.21
01/07/14	01/08/14	24445714007300128747389	KROGER #400	\$67.68
01/07/14	01/08/14	24445714007300128747462	KROGER #1400	\$15.01
01/07/14	01/08/14	24431064008286363700073	ARRYS 0162	\$9.08
01/07/14	01/09/14	24164074008860310470642	CAPTAIN DS 31811334000	\$19.20
01/07/14	01/09/14	24445004008100122136653	WENDYS	\$7.90
01/07/14	01/09/14	24789304008008317019006	PLATOS CLOSET MACON	\$55.64
01/08/14	01/09/14	72736204008000201978251	EXPRESS FOOD-1/701 EISENHMACON	\$201.75
01/08/14	01/09/14	24607944009200145400126	CC WINGS AND FISH	\$17.63
01/08/14	01/09/14	24210734009200154800509	MRS WINNERS	\$10.68
01/09/14	01/10/14	24445714009300142281231	KROGER #411	\$76.07
01/09/14	01/10/14	24445714009300142281314	KROGER #411	\$57.90
01/10/14	01/13/14	24316054010548983044282	SHELL OIL 57545943904	\$20.00
01/10/14	01/13/14	24323004010254704010324	TAIWAN RESTARANT	\$13.00
01/11/14	01/13/14	72714914011000143329055	BANK OF AMERIC/*KINDER CEMACON	\$203.00
01/11/14	01/13/14	24427334011720046132773	MCDONALD'S F13421	\$9.15
01/11/14	01/13/14	24431064012286363100179	ARRYS 0162	\$6.95
01/11/14	01/13/14	72734754011000235453041	C AND L CONVEN/917 HILLCRMACON	\$142.85
01/10/14	01/13/14	24707804012093145221943	NU-WAY WEINERS #2	\$19.01
01/12/14	01/13/14	24224434013104019189972	CHURCH'S CHICKEN 1	\$12.38
01/14/14	01/15/14	24445004014100135695788	KRYSTAL MAC004	\$21.40
01/14/14	01/15/14	24692164014000601895031	REDBOX *DVD RENTAL	\$12.84
01/14/14	01/15/14	24445714014300147477183	KROGER #410	\$5.98
01/14/14	01/15/14	24607944015200145900184	CC WINGS AND FISH	\$17.84
01/15/14	01/15/14		CREDIT BALANCE REFUND	\$2,334.52
			TOTAL PURCHASES AND CASH ADVANCES	\$6,922.34

FEES

Trans Date	Post Date	Reference No.	Description	Amount
12/16/13	12/16/13	72714913348000024728488	ATM CASH ADVANCE FEE	\$0.50
12/16/13	12/16/13	72714913349000047922315	ATM CASH ADVANCE FEE	\$0.50
12/19/13	12/19/13	72734753352000183315860	ATM CASH ADVANCE FEE	\$0.50
12/23/13	12/23/13	72734593355000005218588	ATM CASH ADVANCE FEE	\$0.50
12/23/13	12/23/13	72755063356000038479469	ATM CASH ADVANCE FEE	\$0.50
12/24/13	12/24/13	72736203358000041814763	ATM CASH ADVANCE FEE	\$0.50
12/26/13	12/26/13	72714913358000193508809	ATM CASH ADVANCE FEE	\$0.50
12/26/13	12/26/13	72734443359000043315952	ATM CASH ADVANCE FEE	\$0.50
12/26/13	12/26/13	72734593359000217745580	ATM CASH ADVANCE FEE	\$0.50
12/27/13	12/27/13	72734903361000083368423	ATM CASH ADVANCE FEE	\$0.50
12/30/13	12/30/13	72714913364000057326480	ATM CASH ADVANCE FEE	\$0.50
12/30/13	12/30/13	72755063363000180521531	ATM CASH ADVANCE FEE	\$0.50

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01/02/14	01/02/14	72736203365000180517285	ATM CASH ADVANCE FEE	\$0.50
01/02/14	01/02/14	72733313365000220731565	ATM CASH ADVANCE FEE	\$0.50
01/06/14	01/06/14	72714914005000067403702	ATM CASH ADVANCE FEE	\$0.50
01/06/14	01/06/14	72736204005000210715754	ATM CASH ADVANCE FEE	\$0.50
01/09/14	01/09/14	72736204008000201978251	ATM CASH ADVANCE FEE	\$0.50
01/13/14	01/13/14	72714914011000143329055	ATM CASH ADVANCE FEE	\$0.50
01/13/14	01/13/14	72734754011000235453041	ATM CASH ADVANCE FEE	\$0.50
			TOTAL FEES	\$9.50

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

Feb. [REDACTED] 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$0.00	New Balance	-\$1,751.08	Credit Card Services
Payments	-\$2,000.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	03/12/2014	
Purchases	+\$248.92			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$1,751.08			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	02/15/2014			navyfederal.org.
Days in Billing Cycle	31			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
12,581	249	0	0	0	12,830
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
01/16/14	01/16/14	74060954016065330110003	NFO PAYMENT RECEIVED	\$2,000.00-
			TOTAL PAYMENTS AND CREDITS	\$2,000.00-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
01/15/14	01/16/14	24110394015816001914775	513 VENTURES 866-364-5738 OH	\$74.95
01/15/14	01/16/14	24427334015720045248139	MCDONALD'S F13421 MACON GA	\$14.18

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
01/15/14	01/17/14	24164074016860310596420	CAPTAIN DS 31811334000 MACON GA	\$16.06
01/14/14	01/17/14	24254774016473331818058	BIG DEAL SUPERSTORE LL 888-3578194 FL	\$76.94
01/17/14	01/17/14	24692164017000647733110	GOOGLE *Big Fish Games GOOGLE.COM/CHCA	\$1.99
01/17/14	01/17/14	24692164017000647988110	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648142055	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648180360	GOOGLE *Midas GOOGLE.COM/CHCA	\$1.99
01/17/14	01/17/14	24692164017000648206074	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648244075	GOOGLE *Midas GOOGLE.COM/CHCA	\$1.99
01/17/14	01/17/14	24692164017000648363628	GOOGLE *Midas GOOGLE.COM/CHCA	\$0.99

Feb 2014

01/17/14	01/17/14	24692164017000648489027	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648491288	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648664231	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648748984	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000648944617	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
01/17/14	01/17/14	24692164017000739466256	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
01/17/14	01/17/14	24692164017000739867263	GOOGLE *Midas	GOOGLE.COM/CHCA	\$1.99
01/17/14	01/20/14	24692164017000755011614	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA	\$19.99
01/17/14	01/20/14	24692164017000755071626	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA	\$4.99
01/17/14	01/20/14	24692164017000756836332	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
01/17/14	01/20/14	24692164017000757179948	GOOGLE *Midas	GOOGLE.COM/CHCA	\$2.99
01/17/14	01/20/14	24692164017000757182819	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA	\$4.99
01/17/14	01/20/14	24692164017000761209715	GOOGLE *Kiwi Inc	GOOGLE.COM/CHCA	\$9.99
01/17/14	01/20/14	24692164017000761864170	GOOGLE *Midas	GOOGLE.COM/CHCA	\$0.99
TOTAL PURCHASES AND CASH ADVANCES					\$248.92

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014 \$9.50

Total Interest charged in 2014 \$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

MARCH 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$1,751.08	New Balance	-\$1,751.08	Credit Card Services
Payments	-\$0.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	04/12/2014	
Purchases	+\$0.00			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	-\$1,751.08			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			To view your account
Available Credit	\$500.00			online visit
Statement Closing Date	03/15/2014			navyfederal.org.
Days in Billing Cycle	28			

If you would like information about
credit counseling services, go to
http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm
or call 1-888-503-7106.

PLEASE DO NOT PAY, AS OF THIS STATEMENT DATE YOUR ACCOUNT HAS A CREDIT BALANCE.

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/purged	Ending Balance
12,830	0	0	0	0	12,830
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					
2014 TOTALS YEAR-TO-DATE					
	Total Fees charged in 2014			\$9.50	
	Total Interest charged in 2014			\$0.00	

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

April 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	-\$1,751.08	New Balance	\$0.00	Credit Card Services
Payments	-\$0.00	Minimum Payment Due	NONE	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	05/12/2014	
Purchases	+\$1,751.08			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$0.00			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00			
Available credit	\$500.00			To view your account
Statement Closing Date	04/15/2014			online visit
Days in Billing Cycle	31			navyfederal.org.

If you would like information about credit counseling services, go to http://www.justice.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-888-503-7106.

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
12,830	155	0	0	0	12,985
				Points Expiring By Next Billing Statement:	0
				Points Expiring in Two Billing Statements:	0
				Points Expiring in Three Billing Statements:	0

Redemptions are not permitted on closed, delinquent, or overlimit accounts.

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
03/19/14	03/20/14	24692164078000394106854	REDBOX *DVD RENTAL 866-733-2693 IL	\$134.82
03/27/14	03/28/14	24430994086400804041039	MSFT *OFFICE 800-642-7676 WA	\$19.98
04/15/14	04/15/14		CREDIT BALANCE REFUND	\$1,596.28
			TOTAL PURCHASES AND CASH ADVANCES	\$1,751.08

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

MAY 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$0.00	New Balance	\$9.99	Credit Card Services
Payments	-\$0.00	Minimum Payment Due	\$9.99	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	06/12/2014	
Purchases	+\$9.99			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$9.99			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00	For example:		
Available Credit	\$490.01			To view your account
Statement Closing Date	05/15/2014	If you make no	You will Pay	And you end
Days in Billing cycle	30	additional Charges	the Balance	up paying
		using this card	shown on this	estimated
		and each month	statement in	total of...
		you pay...	about...	
		only the min payment 0 months	\$0	

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
12,985	10	0	0	0	12,995
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
05/02/14	05/05/14	24430994122400805040796	MSFT *OFFICE 800-642-7676 WA	\$9.99
TOTAL PURCHASES AND CASH ADVANCES				\$9.99

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

JUNE 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$9.99	New Balance	\$9.99	Credit Card Services
Payments	-\$9.99	Minimum Payment Due	\$9.99	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	07/12/2014	
Purchases	+\$9.99			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$9.99			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00	For example:		
Available Credit	\$490.01			To view your account
Statement Closing Date	06/15/2014	If you make no	You Will Pay	online visit
Days in Billing Cycle	31	additional charges	the balance	navyfederal.org.
		using this card	shown on this	
		and each month	statement in	
		you pay...	total of...	
				If you would like information about
				credit counseling services, go to
				http://www.justice.gov/ust/eo/
				bapcpa/ccde/cc_approved.htm
				or call 1-888-503-7106.
		Only the min payment 0 months	\$0	

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
12,995	10	0	0	0	13,005
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
06/05/14	06/05/14	74060954156099092081623	PAYMENT RECEIVED	\$9.99-
TOTAL PAYMENTS AND CREDITS				\$9.99-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
06/02/14	06/03/14	24430994153400809061626	MSFT *OFFICE 800-642-7676 WA	\$9.99
TOTAL PURCHASES AND CASH ADVANCES				\$9.99

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00
(v) = Variable Rate			

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances Made prior to cash rate increase.

July 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXXX2541
ACCESS NUMBER [REDACTED]

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$9.99	New Balance	\$9.99	Credit Card Services
Payments	-\$9.99	Minimum Payment Due	\$9.99	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	08/12/2014	
Purchases	+\$9.99			Send Billing Inquiries to:
Cash Advances	+\$0.00	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$9.99			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00	For example:		
Available Credit	\$490.01			To view your account
Statement Closing Date	07/15/2014	If you make no	you will Pay	online visit
Days in Billing Cycle	30	additional charges	the Balance	navyfederal.org.
		using this card	shown on this	
		and each month	statement in	
		you pay...	total of...	
				If you would like information about
				credit counseling services, go to
				http://www.justice.gov/ust/eo/
				bapcpa/ccde/cc_approved.htm
				or call 1-888-503-7106.
		Only the min payment 0 months	\$0	

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
13,005	10	0	0	0	13,015
	Points Expiring by Next Billing Statement:				0
	Points Expiring in Two Billing Statements:				0
	Points Expiring in Three Billing Statements:				0
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
07/03/14	07/03/14	74060954184099287151625	PAYMENT RECEIVED	\$9.99-
TOTAL PAYMENTS AND CREDITS				\$9.99-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
07/02/14	07/03/14	24430994184400807081447	MSFT *OFFICE 800-642-7676 WA	\$9.99
TOTAL PURCHASES AND CASH ADVANCES				\$9.99

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

August 2014



Visa

DAVID HUBBARD
2429 LINCOLN ST
MACON GA 31206-2837

ACCOUNT NUMBER XXXXXXXXXXXX2541

ACCESS NUMBER

SUMMARY OF ACCOUNT ACTIVITY

PAYMENT INFORMATION

QUESTIONS

Previous Balance	\$9.99	New Balance	\$9.99	Credit Card Services
Payments	-\$9.99	Minimum Payment Due	\$9.99	1-888-842-6328
Other Credits	-\$0.00	Payment Due Date	09/12/2014	
Purchases	+\$9.99			Send Billing Inquiries To:
Cash Advances	+\$0.00	Late Payment Warning: If we do not receive your		Navy Federal Credit Union
Fees Charged	+\$0.00	minimum payment by the date listed above, you		P.O. Box 3501
Interest Charged	+\$0.00	may have to pay a \$20.00 late fee and your APRs		Merrifield VA 22119-3501
		may be increased up to the Penalty APR of 18.00%.		
New Balance	\$9.99			Send Payments To:
		Minimum Payment Warning: Making only the minimum		Navy Federal
Past Due Amount	\$0.00	payment will increase the interest you pay and		P.O. Box 3500
		the time it takes to repay your balance.		Merrifield VA 22119-3500
Credit Limit	\$500.00	For example:		
Available Credit	\$490.01			To view your account
Statement Closing Date	08/15/2014	If you make no	You will Pay	And you end
Days in Billing Cycle	31	additional Charges	the Balance	up paying
		using this card	shown on this	estimated
		and each month	statement in	total of...
		you pay...	about...	
		Only the min payment 0 months	\$0	

REWARD POINT SUMMARY

Beginning Balance	Earned	Redeemed	Adjusted	Expired/Purged	Ending Balance
13,015	10	0	0	0	13,025
	Points Expiring By Next Billing Statement:			0	
	Points Expiring in Two Billing Statements:			0	
	Points Expiring in Three Billing Statements:			0	
Redemptions are not permitted on closed, delinquent, or overlimit accounts.					

TRANSACTIONS

PAYMENTS AND CREDITS

Trans Date	Post Date	Reference No.	Description	Amount
08/05/14	08/05/14	74060954217099094681625	PAYMENT RECEIVED	\$9.99-
TOTAL PAYMENTS AND CREDITS				\$9.99-

PURCHASES AND CASH ADVANCES

Trans Date	Post Date	Reference No.	Description	Amount
08/01/14	08/04/14	24430994214400803074085	MSFT *OFFICE 800-642-7676 WA	\$9.99
TOTAL PURCHASES AND CASH ADVANCES				\$9.99

2014 TOTALS YEAR-TO-DATE

Total Fees charged in 2014	\$9.50
Total Interest charged in 2014	\$0.00

INTEREST CHARGE CALCULATION

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Purchases	15.99% (v)	\$0.00	\$0.00
Cash Advances 1*	17.99% (v)	\$0.00	\$0.00
Cash Advances 2**	15.99% (v)	\$0.00	\$0.00

(v) = Variable Rate

* ATM, Branch, Phone and Online Cash Advances

** Balance Transfers, Convenience Checks and Cash Advances made prior to cash rate increase.

PRIORITY ★ MAIL ★

- DATE OF DELIVERY SPECIFIED *
 - USPS TRACKING™ INCLUDED *
 - INSURANCE INCLUDED *
 - PICKUP AVAILABLE
- * Domestic only

WHEN USED INTERNATIONALLY,
A CUSTOMS DECLARATION
LABEL MAY BE REQUIRED.

PRESS FIRMLY TO SEAL

2
TYVEK® IS RECYCLABLE.
© 2003, DUPONT™ AND TYVEK™ ARE TRADEMARKS OF DUPONT.

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.
CERTIFIED MAIL



7015 0640 0001 9388 3155

PRIORITY MAIL
POSTAGE REQUIRED

U.S. POSTAGE
PAID
DUBLIN, GA
NOV 19 2013
AMOUNT
\$13.80
R230511 29705-14



30903



1006

FR

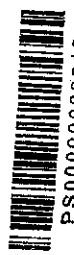
PRIORITY
★ MAIL ★

FROM: *David Hubbard*
1228 Hwy 19 South
Dublin, GA 31021

TO: *Clark U.S. District Court*
P.O. Box 1130
Augusta, GA 30903

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EP14 July 2013
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